

The NATIONAL UNDERWRITER

Life Insurance Edition



JOSEPH E. HARVEY

Joseph E. Harvey became a Franklinites on March 30, 1950.

One year later, with no previous sales experience, he had made 75 sales for a total of \$483,412 (face amount). His average sale was \$6,445.49.

His average commission per sale was \$174.12.

Total first year earnings: \$13,058.75

(Deferred commissions not included.)

Every sale was a Franklin "exclusive."

GENERAL AGENCY
OPPORTUNITY IN
TULSA, OKLAHOMA

Over \$13,000 First Year Earnings My Only Investment... Time

April 7, 1951

Mr. Chas. E. Becker, President
The Franklin Life Insurance Company
Springfield, Illinois

Dear Mr. Becker:

Since signing my contract March 30th last year with our wonderful Company, I have been, in comparison with my previous profession, on somewhat of a "vacation." Gone are the tediously long hours, the financial limitations, and the lack of promotional opportunities that existed in a fine position in one of the largest corporations in the world.

The key to my so-called "vacation" with cash commission earnings of over \$13,000 in my first year is without a question our exclusive contract... the President's Protective Investment Plan. As you probably know, prior to the inception of my Franklin career, I had no experience in the field of selling; and my knowledge of the insurance business was quite negligible.

However, even though all of my work has been "cold canvass," the highly attractive and amazing PPIP has provided an almost unbelievable ratio of sales to contacts. By presenting this exclusive program I was able to realize an early and handsome financial return from my one investment... time.

I am truly appreciative, Mr. Becker, for my introduction to The Franklin Life... and the wonderful cooperation and assistance extended to me by my associates in this state and the Home Office; and the friendly inspiration given to me by yourself.

Believe me I am looking forward to a permanently prosperous and happy affiliation with the friendly Franklin.

Gratefully yours,

Joseph E. Harvey

An agent cannot long travel at a faster gait than the company he represents.



The Friendly

FRANKLIN LIFE INSURANCE COMPANY

CHAS. E. BECKER, PRESIDENT

SPRINGFIELD, ILLINOIS

DISTINGUISHED SERVICE SINCE 1884

One of the 15 Oldest Stock Legal Reserve Life Companies in America

A BILLION DOLLAR INSTITUTION

FRIDAY, JUNE 1, 1951



notice any resemblance?

Maybe you can't tell that these three men have the same twinkle in their eyes . . . the same firm mouth. And maybe you've never heard them laugh.

But the people at Union Central have noticed how much alike these three men are. They know these men are a father and his two sons, the Daniels of Atlanta . . . Tom, Sr.; Tom, Jr.; and Bill Daniel—one of the many father-son groups in Union Central.

Tom Daniel, Sr. has been with Union Central for over fifty years. And during those fifty years as a Union Central General Agent, a civic and social leader, a great sportsman, and family man—Tom Daniel, Sr. has become a well-known, well-loved figure throughout the South.

Tom, Jr. and Bill are following in their father's footsteps because they have experienced the security and happiness in the home of a Union Central agent.

Yes, within The Union Central Life Insurance Company are many young men who have

wisely chosen to be Union Central agents like their fathers. Union Central not only provides its agents with the opportunity for financial security while active, but assures them of liberal retirement and pension arrangements.

An alert, co-operative Home Office aids the men in the field with modern sales tools, made constantly more effective by research and testing. And, of course, Union Central offers a policy to meet every life insurance need from birth to age 70.

Since 1867, generation after generation of life insurance agents have achieved success and security in The Union Central Life Insurance Company.

**The Union Central
Life Insurance
Company**
CINCINNATI, OHIO



Recognize
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Recognition of Group Man's Importance Gives Him Leverage

**Entrance of More
Companies into Field
Makes Him Restless**

By RICHARD THAIN

That stalwart life insurance citizen known as "the group man," is feeling his oats these days. The group man has never doubted his importance and the importance of his product, but it took rather a longer time for others to come around to his view. Now group men are universally recognized as so essential that they find themselves in a seller's market as far as their services are concerned and a number of them are acting very independent, taking new jobs or using leverage to better their rewards in their present posts. All one has to do is cock an eye at the columns of trade journals to see that a surprising number of group men at all levels are switching allegiance from one company to another these days.

The factor which more than any other has waked up group men to their bargaining power has been the entrance of several companies into the group field within the last few years. It is said, for example, on the street which the group men walk that one of these companies is paying salaries of \$15,000 or better to five or six regional group managers and will be paying in the neighborhood of \$9,000 in salary to their assistants. This is obviously very good money for life company employees and there is little wonder that such reports make group men restless.

Compensation Plans Varied

There probably is no field in which methods of compensating workers are so varied. Group service men are usually on straight salaries, but there apparently is no common system for compensating group sales representatives. Customarily these fellows have received relatively low salaries, augmented with a great variety of methods of providing production credits toward bonuses of one sort and another. In one company, a regional group manager may get a basic salary of \$5,000 a year plus 50% of all commissions paid on business. Obviously this man, despite his low basic salary, can make a great deal of money in a year. A comparable man in another company can be drawing the same basic salary and have a limit on production credits of half that salary, holding him to \$7,500 a year. In other companies, the production bonus above salary which the group man earns is dependent upon fairly mysterious calculations, depending on how much of a pat on the back it is figured he needs. This amount is unpredictable and it is something decided upon at the home office. Other companies employ a formula by which the group man can know approximately how much he is going to make.

Good, experienced group men are rare and the demand has spread the ranks thin. Any idea which the companies may have had that a really valuable group man can be developed from scratch in a year or two has cer-

(CONTINUED ON PAGE 17)

Final MDRT Tabulations Show Record-Breaking 949

The final count of Million Dollar Round Table qualifiers for 1951 shows 949 members, of whom 723 submitted certifications attesting that they had paid for at least \$1 million during the qualifying period. Both figures are new records. In addition there were more than 20 agents whose volume was satisfactory but whose applications for membership were declined because of failure to comply with some other qualification requirement of the by-laws. Most of these were applicants who had not maintained membership in the National Assn. of Life Underwriters during the entire qualification period.

Two hundred fifty-one, or more than 26%, of those qualifying are also C.L.U.s.

Sixty members are from outside the U. S., 44 being from Canada, 11 from Hawaii, two from Alaska, two from Venezuela, and one from British Guiana. New York state has the largest representation, 119, Illinois was second with 88, followed by California with 82 and Texas with 62.

N. W. Mutual Leads in Members

Companies having 20 or more representatives in the 1951 M.D.R.T. are: Northwestern Mutual, 123; New York Life, 88; New England Mutual, 54; Massachusetts Mutual, 53; Equitable Society, 46; Mutual Benefit Life, 41; Penn Mutual, 33; John Hancock, 23; Mutual Life of New York, 23; Connecticut Mutual, 20.

Chairman John O. Todd, Northwestern Mutual, Chicago, recently wrote to members giving preliminary plans for the annual outing and conference to be held Sept. 21-25 at Hotel del Coronado, Coronado, Cal. The outing will start Sept. 21 with informal meetings Sunday, Sept. 23. The traditional round table breakfast will be the following day, with the conference continuing that day and the next. Early returns indicate that an even higher percentage of members than usual plan to attend.

List Names Not Given Earlier

The list below gives the names of qualifiers not contained in the two earlier lists published in the Feb. 23 and March 9 issues of The National Underwriter. The figure in parentheses after each name indicates the members' group, as follows: (1) life and qualifying, repeating, of whom there are 375 in the total of 949; (2) life members, of whom there are 226; (3) life and qualifying, first time, of whom there are 70 in all; (4) qualifying and repeating, of whom there are a total of 108; and (5) qualifying, first time, of whom there are 170 in all.

Aaron, Samuel A., (4) Equitable Society, Los Angeles; Anchell, Charles, (1) New York Life, New York, N. Y.; Anderson, C. Vivian, (2) Provident Mutual, Cincinnati; Anderson, J. Leland, (1) New York Life, Beverly Hills; Anderson, Truman E., (5) Union Central, Minneapolis; Anthony, Raymond B., (1) Equitable Society, Chicago; Auslander, Daniel, (1) Mass. Mutual, New York, N. Y.; Ayres, Benjamin W., (5) State Mutual, Worcester, Mass.

Bach, Karl, (1) Penn Mutual, San Francisco; Bachschmidt, E. H., (1) Jefferson Standard, Arlington, Va.; Badt, Sig H., (2) S. W. Life, Dallas; Baker, J. Eugene, (4) New York Life, St. Louis; Balza, Lawrence E., (2) New York Life,



John O. Todd

Green Bay, Wis.; Banks, Paul B., (2) United Benefit, Philadelphia; Barnett, Harold L., (1) N. W. Mutual, New York, N. Y.; Barr, Emmett C., (4) New York Life, Chicago; Bauman, Walter B., (2) Ohio National, Chicago; Beck, Charles S., (1) N. W. Mutual, Toledo; Behr, Mrs. Mildred P., (1) Equitable Society, Chicago; Beltman, Myron H., (1) Continental Assurance, Harrisburg; Bell, W. E. N., (1) Manufacturers, Toronto; Bertl, G. L., (1) American Investors, Dallas; Bethune, W. A., (2) Jefferson Standard, Charlotte, N. C.; Beyer, Harold W., (5) Equitable Society, Allentown, Pa.; Bigger, Morton (deceased), (1) S. W. Life, Dallas; Binder, Herman A., (2) Travelers, Miami; Bordlee, Paul, (2) Prudential, New Orleans; Bouck, Thomas R., (1) John Hancock, Akron; Bradshaw, Eldon G., (2) New York Life, Coronado, Cal.; Bradley, Williston L., (5) Equitable Society, Los Angeles; Brakefield, Shirley, (2) State Life of Ind., Houston; Brastad, Arnold P., (4) New York Life, Minneapolis; Bray, Francis G., (1) N. E. Mutual, Houston; Brinton, Reed W., (1) New York Life, Salt Lake City; Brock, Edwin R., (4) Penn Mutual, Des Moines; Broughton, Philip F., (2) Independent, New York, N. Y.; Brown, Kenneth G., (2) Canada Life, Hamilton, Ont.; Brown, Robert A., (2) Pacific Mutual, Los Angeles; Brown, Royall R., (1) N. W. Mutual, Winston-Salem, N. C.; Burden, W. D., (5) Canada Life, Ottawa; Burroughs, Robert P., (1) National, Vt.; Manchester, N. H.; Busch, Norbert J., (5) Prudential, Pullman, Wash.; Bushman, Jack C., (3) Travelers, Montgomery, Ala.; Byrnes, George B., (1) Equitable Society, Pasadena.

Campbell, D. W., (5) N. E. Mutual, Dallas; Carlin, Earl V., (1) Independent, Columbus, O.; Carpenter, Thomas K., (deceased), (1) N. W. Mutual, New York, N. Y.; Carrick, W. Roy, (1) Aetna, Worcester, Mass.; Cavanaugh, Walter R., (1) North American, Detroit; Cecil, Byron R., (5) Equitable Society, Kansas City; Celle, Peter D., (5) Imperial Life, Vancouver; Choate, Edward, (2) N. E. Mutual, Los Angeles; Churnicky, Joseph, (5) Franklin Life, Forest City, Pa.; Clare, Charles C., (5) Mass. Mutual, New Haven, Conn.; Clark, Paul F., (2) John Hancock, Boston; Dana, C., (2) Independent, New York, N. Y.; Clayton, John E., (1) Mass. Mutual, Newark; Clementson, Charles, Jr., (5) Mass. Mutual, Orlando, Fla.; Cline, William T., (1) Continental Assurance, Chicago; Cluthe, Herbert F., (1) N. W. Mutual, Newark; Coakley, Daniel H., Jr., (4) New York Life, Boston; Coburn, Joseph J., (2) Mass. Mutual, Detroit; Colby, Ralph L., (2) Franklin, Indianapolis; Corrigan, Robert N., (4) S. W. Life, San Antonio; Costello, John P., (1) S. W. Life, Dallas; Crandon, Lowell D., (1) N. E. Mutual, Newark; Crawford, S. Hume, (1) Manufacturers, Toronto; Crowley, James B., (2) Mutual Benefit Life, Chicago; Cummings, Charles A., (1) Equitable Society, Chicago; Currie, J. Welldon, (2) N. E. Mutual, Miami.

Dahlman, Leonard S., (5) Prudential, New Orleans; Daniels, Russell R., (4) Kansas City Life, Washington, D. C.; Dashiell, S. R., (2) Lincoln National, Norfolk, Va.; Davidson, William D., (1) Equitable Society, Chicago; Davies, Edwin G., (1) Manufacturers, Los Angeles; Decker, Joseph H., (3) New York Life, New Orleans; Decker, Arthur C., Jr., (1) Reserve, Shreveport; Demetriou, Peter, (2) Metropolitan, New York, N. Y.; Demetres, Pete J., (5) International Fidelity, Clarksville, Tex.; Denman, R. Earl, (1) Pacific Mutual, Cincinnati; Domenitz, Arnold, (2) New York Life, New York, N. Y.; Donnelly, M. J., (2) Equitable Society, New Castle, Pa.; Donovan, Francis B., (1) N. W. Mutual, Peterborough, N. H.; Duax, Leo F., (1) Equitable Society, Eau Claire, Wis.; Dunnagan, Paul H., (1) Canada Life, Minneapolis; Durkin, James J., Sr., (5) Philadelphia Life, Dallas; Dygert, G. Wendell, (4) N. W. Mutual, Angola, Ind.

Earley, Ernest H., (2) N. W. Mutual, New York, N. Y.; Earls, William T., (2) Mutual Benefit Life, Cincinnati; Edwards, Herman C., (1) Equitable Society, Chicago; Elber, Bernard M., (5) Mutual Trust, Brooklyn; Elsendrath, Julius M., (2) Guardian, New York, N. Y.; Engle, Frank M., (1) N. W. Mutual, Tulsa, Okla.; Farber, Earl P., (5) Mutual Benefit Life, Brooklyn; Farber, Harold D., (2) Security Mutual of N. Y., Buffalo, N. Y.; Feldman, Ben, (1) New York Life, East Liverpool, O.; Feldman, Israel C., (2) Equitable Society, Philadelphia; Felkel, F. W., (2) American National, Anderson, S. C.; Fendt, Edward F., (5) Equitable of Iowa, Chicago; Fenzau, Erwin W., (2) Mutual

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Triple-Pool Plan for Civilian War Deaths Recommended

**Catastrophe Defined as
1,000 or More Deaths from
Hostile Act of Enemy**

Creation of three civilian war risk pools to cover separately war catastrophe hazards under ordinary, industrial and group insurance where 1,000 or more deaths result from a hostile act of an enemy was tentatively recommended in a report made at the spring meeting of the Life Insurance Assn. of America at Virginia Beach, Va.

The recommendation was made by Executive Vice-president Ray D. Murphy of Equitable Society, who is chairman of the joint committee on war problems of L.I.A. and the American Life Convention.



R. D. Murphy

The risk pooling under consideration would cover war catastrophe death losses of at least a billion dollars, in addition to normal losses.

Recognizing that there are distinct differences between each type of life insurance, Mr. Murphy said that a separate pool is suggested for each type. Companies writing one or more types of policies would participate in each pool in proportion to their total amount at risk of each type.

Would Obviate U. S. Aid

"It is the belief of the joint committee that the life insurance companies will be able to meet substantial civilian war mortality without recourse to government for protection against this risk," Mr. Murphy commented. "It is also recognized that, although the business as a whole might be in a suitable position to meet aggregate losses, distribution by companies is unpredictable. Such excess losses might strike individual companies with unequal and serious consequences. The pools are proposed as a means to distribute such losses equitably among all companies."

The pools are expected to cover a home area, defined as the United States, including all territories and possessions. They will be open to Canadian companies to the extent of their United States outstanding insurance.

It is not proposed to form a separate company, but rather to set up the program under a multilateral agreement administered through a pool manager by a governing committee composed of life company executives. Each pool would be, in effect, a clearing house for war catastrophe death claims.

Needn't Be LIA-ALC Members

The pools will be open to all legal reserve life companies whether or not they are members of either of the two sponsoring associations. It is anticipated that most life companies operating in the United States would become subscribing members.

The joint committee on war problems
(CONTINUED ON PAGE 17)

B.M.A. Holds Eastern Regional at French Lick

By HOWARD J. BURRIDGE

FRENCH LICK SPRINGS, IND.—Business Men's Assurance held its eastern all-star meeting here during the early part of this week. The 258 in attendance consisted of the leading producers in the eastern half of B.M.A.'s territory, their wives, and a large home office delegation. Vice-president J. W. Saylor presided at the business sessions.



W. T. Grant



J. C. Higdon

The convention arrangements were made by Jack R. Morris, director of public relations.

The B.M.A. is moving ahead rapidly in both the life and A. H. fields. The marked strides it has made during the past decade were recounted by Mr. Saylor at the opening session. He said that 10 years ago B.M.A. had 387 field men, and now there are 390. Ten years ago the total income was \$6 million; this year it will total \$30 million. A decade ago the company had \$126 million of life insurance in force; by late June or early July the half-billion mark will be reached.

Growth Since 1948

Mr. Saylor remarked that since the last agency meeting in 1948, the company has made 32 changes in operating plans, in policies and contractual provisions, and that one sixth of its sales are now on the salary savings plan. Because it began as an A. & H. company, the B.M.A. is a large writer of all forms of disability as well as life insurance.

Board Chairman W. T. Grant, founder of the company and beloved by the whole organization, spoke on inflation and taxes. He declared higher taxes are the only care for inflation. He explained the effects of the governments deficit financing policies, and said that the dollar today is worth 42 cents as compared with 1940. Inflation has shrunk the buying power of the old policyholders life insurance at least 50%, Mr. Grant said, increasing by the same amount the life insurance needed by every prospect, and so inflation may be used as a sales argument instead of being regarded as an objection.

MDRT Member Speaks

H. G. "Bud" Horn, manager at Portland, Ore., a life member of the Million Dollar Round Table, and B.M.A.'s leading producer in 1950, outlined these points to use in field work: (1) the compensation approach; (2) capitalize the prospects lifetime earnings; (3) conversion of term, "from a rental to an ownership basis"; (4) salary savings; (5) "get at business money; it is easier to find than personal money"; (6) third party influence.

At all the business sessions, the speakers were introduced by home office officials. Those who performed in this capacity were R. E. Weaverling, director of field service; J. H. Torrance, vice-chairman of the board; H. C. Pogue, vice-president; Z. M. Barricklow, assistant to vice-president; D. H. Armstrong, assistant to vice-president, and W. D.

Grant, vice-president.

E. M. Peterson, Salt Lake City manager and president of the 1951 Grant Club, was the first speaker at the second business session. He was followed by J. M. Black, Nashville, Tenn., 1951 vice-president Grant Club. Four former Grant Club presidents gave 20 minute talks. They were O. K. Johnson, Omaha; Louis Haith, Kansas City; W. H. Gruver, Lebanon, Ind., and M. E. Ladish, Chicago.

The entertainment feature of the meeting was the Tuesday night show consisting entirely of company talent, with Jack R. Morris, director of public relations, in charge as master of ceremonies.

At the final business meeting the speakers were A. L. Wolf, Flagstaff, Ariz.; Edward Biggs, Portland, Ore.; K. L. Wilkinson, Mishawaka, Ind., and President J. C. Higdon, who closed the session with his talk entitled "We Have No Problems—Just Opportunities."

The concluding feature was the Wednesday night banquet at which Chairman W. T. Grant was toastmaster. Awards were given to the honor club officers. C. W. Cooper, Springfield, Ill., brought the convention to a close with his talk, "Let's Go Home and Go to Work."

Upchurch Acting Actuary

G. Rudolph Upchurch, assistant actuary of the Texas department, has been appointed acting actuary to fill temporarily the vacancy left by the resignation of Melvin E. Martindale.

Harry B. Hershey, former Illinois insurance director and now of the Springfield insurance law firm of Hershey & Wanless, is a candidate for a place on the Illinois supreme court. The election is next Monday. His opponent is Justice Jesse L. Simpson of Edwardsville.

Newark C.L.U.'s Elect Mildred Stone President

Miss Mildred F. Stone, director of policyowners service of Mutual Benefit Life, was elected president of the Newark C.L.U. at the annual meeting, succeeding George E. Griscom, Lincoln National Life.

Miss Stone is known throughout the business for her book and her talks on better life insurance letters.

William Winslow, Prudential, was elected executive vice-president; J. Fred Speer, Equitable Society, vice-president; Miss Gwyneth Thompson, Massachusetts Mutual, secretary, and Shelley Kaplan, Metropolitan Life, treasurer.

George Johnson, director of public information of Prudential, the luncheon speaker, said that with the business now having 83 million policyholders the question of public relations and policyholder relations are almost synonymous. Though much progress has been made in bettering the public's understanding of the business, he said there is a long way to go. The business is performing a real public service, he said. But without backslapping it must remember that good deeds alone do not speak for themselves. This means, he said, that there is a need for constant striving on the part of agents and companies to improve their standing as good neighbors of the public in every phase of their activities.

Hold Southern Regional

North American Accident held a southern regional sales conference at Edgewater Park, Miss. Including 13 from the head office, the group numbered about 120. The home office contingent was headed by President George F. Manzelmann, Vice-president Robert D. Wisely and Agency Vice-president S. R. Rauwolf.

Zimmerman Named Managing Director of L.I.A.M.A.

Successor to John Marshall Holcombe, Jr., Has Brilliant Record

Charles J. Zimmerman has been elected managing director of L.I.A.M.A. to succeed the late John Marshall Holcombe, Jr.

Mr. Zimmerman who had a highly successful field career before joining the association in 1946, was recommended to the L.I.A.M.A. board by Mr. Holcombe as his associate managing director in 1948.

He graduated from Dartmouth College with a B.S. degree in 1923 and from the Tuck school of business administration and finance in 1924 with the degree of Master of Commercial Science. He is a C.L.U. He immediately entered the life insurance business as executive manager of the New York Life Underwriters Assn., and in 1926, became an agent for the Fraser agency of Connecticut Mutual at New York. In 1928, having made an outstanding record as a personal producer, he opened a branch office for the agency in Bridgeport, Conn., there developing an organization producing over \$2 million a year.

In 1931, Mr. Zimmerman was appointed general agent of Connecticut Mutual in Newark, and by 1937, he had built up production from \$500,000 to \$7 million a year. In 1935, he was selected by Forbes' Magazine as one of "America's Outstanding Salesmen."

Moved to Chicago

In 1937, he was transferred to Chicago as Connecticut Mutual general agent, raising the agency from 33rd to second place in the company's ranks in five years.

Throughout this period he was very active in the National Assn. of Life Underwriters, being elected a trustee from 1934 through 1936, secretary in 1937, vice-president in 1938, and president in 1939, the youngest ever elected to that office. He is also a past director of the American Society of C.L.U. He represented the life insurance field in the early 1940's appearing as a witness in Washington on numerous occasions in connection with life insurance taxation, social security, and other matters, including hearings of the temporary national economic committee.

Was Guest Lecturer

From 1931 on, he appeared as a guest lecturer and C.L.U. instructor at N.Y.U., Newark University, Rider College, and Northwestern University. In 1940, he was selected by the Junior Chamber of Commerce as one of "America's Outstanding Young Men." He has addressed insurance and civic organizations throughout the United States and Canada, and has written numerous insurance articles. He has played a leading part in the growth of the American College of Life Underwriters and in 1941 was elected a trustee of that organization.

One of his outstanding characteristics has been his ability to select, train and develop men who have become



C. J. Zimmerman

A. & H. Gives

The phen insurance in no accident proved its than has a J. Milburn Continental A. & H. in his talk You Think. Stating company's are not a whole, Mr. entered acc 26 years ag afford a 40 money. It t mium dollar to the less f make claim improved e return 50 c 1950 the e 40%, allowi

Absorbing I

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Frank J. Illinois de A. & H. a



John H. Lundquist, president, A. & H. As

The
COMMONWEALTH
Commentary

Now!

A HALF BILLION DOLLAR COMPANY

OVER

\$500,000,000

INSURANCE IN FORCE

COMMONWEALTH
Life Insurance Company

HOME OFFICE • LOUISVILLE, KY.

The Doorway to Security

A. & H. Escapes Destructive Regulation; Gives Greater Service to Insured

The phenomenal growth of A. & H. insurance in the past decade is no freak, no accident, but is because it has improved its product in that time more than has any other line of insurance, J. Milburn Smith, first vice-president of Continental Casualty, told Chicago A. & H. Assn. at its annual banquet in his talk on "You're Better Than You Think."

Stating that he was using his own company's figures because similar data are not available for the business as a whole, Mr. Smith said that when he entered accident and health insurance 26 years ago his company could barely afford a 40% loss ratio without losing money. It took 60 cents out of the premium dollar to distribute 40 cents back to the less fortunate who were obliged to make claim. In 1940 its efficiency had improved enough that it could and did return 50 cents on the dollar and in 1950 the expense ratio was down to 40%, allowing 60% for claims.

Absorbing Inflation Costs

He declared further that the companies are still continuing policies 20, 30, 40 years old at the same rate, without passing on a penny of the tremendously increased costs of doing business; that A. & H. has absorbed all of the increased costs resulting from inflation without passing any of it on to the public. "We have not raised prices, but instead have improved our services for the same price." On the basis of the figures he had cited, Mr. Smith declared that the A. & H. buying public is getting 50% more for its money this year than it did 26 years ago, and 25% more than it did only 10 years ago. He asked: "Can you think of another business that can make this claim?"

He said A. & H. has reason to be thankful for the fact that to date at least it has not been regulated as much by the various insurance departments and other governmental authorities as have several other lines of insurance.

He declared that it is "pitiful, almost criminal," to see the mess into which rate regulation "and other unimaginative regulation" has gotten casualty insurance, referring particularly to the liability lines.

"If we in the A. & H. business are allowed to continue to use our imagination and be practical, my statement that hardly a beginning has been made in our business will be proven true."

Among the unusual risks his company has written, he mentioned a \$25,000 accident policy written for International Telephone & Telegraph Co. in favor of Robert Vogeler, "while he was still in the hands of the Russians and we didn't even know whether he was dead or alive."

Frank J. Bartsch, chief deputy of the Illinois department, paid tribute to A. & H. as an important segment of

insurance and read a message from Insurance Director Day in which he spoke especially of the great improvement in the recognition of its public service function. He said the demand for it is there and that the private companies are moving toward a more complete coverage. He declared that they can do the job best and that people will come to realize that they can't get something for nothing.

E. H. O'Connor, Insurance Economics Society, gave a review of 1951 legislation. On the national front he said the drive for compulsory insurance has been slowed down but is still alive and must be watched. On state sickness compensation the slate was again kept clean. Such measures were defeated in eight states and are still pending in four, but with little prospect of passage. Four study commissions were authorized.

Guy E. Reed, executive vice-president Harris Trust & Savings Bank and president Chicago Assn. of Commerce, speaking on "Is Continued Inflation Inevitable?" said it could be curbed but that it would involve reducing living standards to some extent, less building, drastic curtailments in many lines and government economy. He insisted that the immediate job is the defeat of Russian communism and collectivistic ideas. He was rather more optimistic than many present day commentators, holding that western Europe will do its full part and will be ready by 1953 and that Russia itself is vulnerable along several lines. He said that if the U. S. doesn't assume world leadership in the period after the war it will have a deflation that will be much worse than anything in immediate prospect today.

A number of insurance departments attaches from a number of states, who were at Chicago for the meeting of an A. & H. sub-committee of N.A.I.C., were in attendance.

Albert H. Wahlers, Youngberg-Carlson Co., was elected president of the association. Vice-presidents are Jack H. Olson, Combined; Earl W. Montgomery, Moore, Case, Lyman & Hubbard, and Don C. McVey, Meeker-Magner Co.; treasurer, Roy W. Holland, Loyalty group; secretary (reelected), Miss Marie Meade, H. & A. Underwriters Conference.

The women's division also elected new officers: President, Miss Helen E. Boltz, Washington National; vice-presidents, Mrs. Lena Martner, Martner agency, Aurora; Miss Catherine Nachel, H. & A. Underwriters Conference, and Mrs. Kay Larson, American Life; secretary, Miss Helen M. Johnson, North American Accident; treasurer, Miss Alva Sandstrom, Youngberg-Carlson Co.

Immediately following the dinner John H. Campbell, Provident L. & A., immediate past president and chairman of the banquet committee, who was presiding, presented Clayton F. Lundquist, Lamb, Little & Co., retiring president, a pen and pencil set. Mr. Lundquist then presented a pipe rack and humidor with three pipes to Frank A. Post of THE NATIONAL UNDERWRITER, recently retired as editor of the Accident & Health Review, who was a charter member of the Chicago association when it was organized in 1925.

Ohio Legislature Passes Agreed Group Life Bill

Both houses of the Ohio legislature have passed the agreed bill for group life insurance. It decreases from 50 to 25 the number who may be insured in a group and provides that employers of fewer than 25 employees may join with others in a trusteeship and permit a trustee to handle the insurance. The bill also provides for the more liberal conversion privileges and requires use of the 1941 C.S.O. mortality tables.

The new Ohio act providing that annuities shall not be taxed as investments will become effective Aug. 10.

NEED CENTRAL THEME

Gotham LAA Group Weighs Merits of Sales Campaigns

A set of principles fundamental to the successful use of campaigns as sales stimuli was developed at the May meeting of Gotham group of Life Advertisers Assn. in New York City.

Not all companies represented believe in campaigns but those that do agreed with Charles R. Corcoran, Equitable Society, that every sales campaign should involve a production quota, some element of competition among agents or perhaps agencies, and that results should be tallied on a submitted business rather than a paid for basis ordinarily. They also decided that a symbol, sometimes a personality, is needed, that no single policy should be featured, that the campaign needs constant promotion to keep it before agents, that there should be a reward for performance, and that everyone should have a chance to win.

Volume Off on Paid for Basis

One company gets 33% of its business from campaigns, another 28%. The campaign submitted business total boiled down to 70% on a paid-for basis for one company, and 72% for another.

Kenneth Brooks, Prudential, led off a round table discussion by describing his company's plans for a May campaign honoring its ordinary agents. Launching it was a letter from the ordinary agency vice-president to the wife of each agent to praise the "woman behind his success." This campaign includes competition between agencies, supervisors, and individual agents. Special postcards were prepared for agents to use in taunting each other with their production success as the campaign progressed. A high degree of levity was maintained.

This campaign, as with the others sponsored by this company, included several special events. Among these were a special tie-in of a direct mail campaign with a reprint of national advertising appearing during the month of the campaign, a series of agency meetings to launch it, and special sales aids, such as business insurance brochures, to help agents meet their quotas.

Annual Pairing of Agencies

Gordon Hull, Mutual Benefit Life, said pairing agencies on a continuing basis in successive years is a good idea if there are special factors which suggest that the same agencies should always meet in campaign competition. Sometimes a friendly rivalry develops between them. So long as one agency isn't always the winner it is a good idea to keep this up.

Mr. Hull explained that the sales planners try not to upset an agent's regular sales operation by the campaign. Their aim is to get him to see extra people during the campaign, people he would not see otherwise.

Mutual Benefit Life has several campaigns during the year, one of them on exchange of leads basis and another on orphan policyholders.

During one of these month-long campaigns the home office agency department worked Saturdays getting out weekly production tabulations for use by the general agents on Monday so that they could maintain interest and competitive spirit.

Some Don't Like Campaigns

Earl Trangmar, Metropolitan Life, explained that his company does not care for campaigns in the traditional sense although it does have "President's Club" meetings every year to reward outstanding producers. Mr. Trangmar questioned the persistency of business that results from campaigns. He pointed out that an intra-company contest is not a good reason for a prospect to buy insurance.

New York Life does not care for na-

Good Samaritan

Celebrating its 200th anniversary the oldest hospital in the country, The Pennsylvania Hospital of Philadelphia, can look backward upon a record of always looking forward. It has been consistently progressive as it made medical history and built up a distinguished roster of great physicians and managers on its staff. Physicians become great when they learn from men with splendid training and wide experience, and doctors who have worked at The Pennsylvania Hospital have passed along their traditions.

The Penn Mutual, along with other life insurance companies, has had on its staff doctors associated with The Pennsylvania Hospital. Former internes, resident physicians and other members of the staff of this hospital have ranked high in the practice and teaching of medicine. The science of life insurance has been the gainer.

For two centuries The Pennsylvania Hospital has enjoyed the admiration and confidence of a public finding appropriate the seal of The Pennsylvania Hospital — a picture of the Biblical incident of the Good Samaritan handing over his patient to the innkeeper saying, "Take care of him and I will repay thee."

THE PENN MUTUAL LIFE INSURANCE CO.

MALCOLM ADAM

President

INDEPENDENCE SQUARE, PHILADELPHIA



John H. Campbell, Provident Life & Accident, making presentation to Clayton F. Lundquist, Lamb, Little & Co., retiring president, at annual banquet of Chicago A. & H. Assn.

tional campaigns either, said George Kelley, although it occasionally has a branch office or departmental campaign. He pointed out that one of the flaws with campaigns is that the prizes are frequently monopolized by a few leading agents.

He reported on a successful idea for an agency office campaign developed at Milwaukee. There the manager divided his agents among a number of teams. The top nine producers were paired against each other, the next nine were in another bracket, and so on. This maintained competition at all levels. The bottom men were not frustrated by an obvious impossibility of winning.

Philippines Commissioner Here for N.A.I.C. Parley

SAN FRANCISCO—The many problems involved in establishing one of the largest administrative departments of a newly-born republic were discussed by Ceferino Villar, insurance commissioner of the Republic of the Philippines, during a press conference here. Commissioner Villar, on his first visit to the U. S., is enroute to the meeting of National Assn. of Insurance Commissioners at Swampscott.

Mr. Villar said that for 20 years or so the insurance department had been a division of the treasury department. After the liberation following the last war, insurance was placed under the jurisdiction of the bureau of banking, but in 1949 the department of insurance as such was established. The rules and regulations have been patterned after those in California.

Supervisory Power Limited

Mr. Villar said he has no power to supervise rates or licenses at this time; although a bill is pending to give the department control over those matters.

The growth of the insurance business since the end of the war has been phenomenal, he said. It has become a 3-billion peso or \$1½ billion business—one of the major enterprises of the republic.

There are 114 insurance companies operating in the Islands, he said—40 are domestic; 30-odd American, and 40-odd companies with home offices in other countries. There are more than 4,000 licensed agents.

Mr. Villar plans to visit several state insurance departments to study their respective methods of operations and to confer with executives of companies doing business in the Islands. He was entertained at a luncheon given by several executives of American International Underwriters.

Commerce Secretary Centennial Speaker; Urges More Leeway for Life Investments



Two top company officials of Massachusetts Mutual with their wives meet Secretary of Commerce and Mrs. Charles Sawyer before the centennial banquet in New York City. Left to right, President Leland J. Kalmbach, Mrs. Kalmbach, Secretary Sawyer, Mrs. Sawyer, Mrs. Chester O. Fischer and Vice-president Fischer.

Commerce Secretary Snyder suggested in his talk at Massachusetts Mutual's centennial banquet at New York that life companies be granted additional leeway in their exercise of investment judgment as a means of protecting policyholders against inflation.

He pointed out that for many years Canadian companies have been able to invest in common stocks and did so, sometimes with a loss and "sometimes with great profit." He noted that in the U. S. while a number of states permit investment in common stocks, the legal restrictions are rigid.

"We are faced here with the question of the proper extent of state control," he said. "Many years ago, before adequate controls were imposed, insurance managements did not always realize the obligations imposed upon them from a public service standpoint. Because of legislation, and also I like to believe, because of an improved sense of financial morality and public responsibility, insurance scandals in late years have been practically non-existent."

Sees Little Risk of Abuse

"Human beings in all situations and at all times are subject to temptation, and it would be foolish to say that life insurance managements would never yield to it. However, some further leeway in the exercise of investment judgment might well be given."

Snyder noted that since the end of the second world war life companies had absorbed two-thirds of all net new securities issued by American business, and now hold about 40% of total corporate bonds outstanding and 20% of

total real estate mortgages.

With investment outlets being reduced by credit restraints and limitation orders, Snyder suggested that during the mobilization period life insurance companies should aim their investment in economic expansion at essential industries. As to what constituted an essential industry, he referred to the projects and plans of firms which have received certificates of necessity.

Government Won't Finance

"The recommending of such certificates by the national production authority in the Department of Commerce, and the granting of such certificates by the defense production administration does not, of course, mean that the government will put up the money," he pointed out. "These projects will, in most instances, be financed through private, non-governmental channels."

"Other essential programs include the building of new electrical power systems, of pipelines, and additions to rolling stock."

Snyder said that these types of investment opportunity would not use up all of the new funds coming under the control of life companies, and observed that "idle funds as well as idle hands can do the devil's work."

Referring to the social responsibility of insurance in developing and strengthening capitalist democracy, Sawyer said the job of insurance is "to maintain the integrity and increase the stability and strength of our economic system and our financial system."

He paid tribute to insurance for its contribution in improving the lot of the average man and demonstrating the superiority of capitalism over communism.

Fred E. LeLaurin, Jr., has been named supervisor for Aetna Life at Wichita. Mr. LeLaurin is an air force veteran, joined Aetna in 1938 and has been district manager at Mobile.

Insured Dies as "Jumbo" Business Case Is Closed

Recently there was arranged through the Michaels agency of Continental Assurance in Chicago a \$500,000 business insurance case on the life of the president of a midwest manufacturing concern. In early March, two policies totaling \$250,000 were delivered, initial premiums were collected and negotiations for the rest of the "jumbo" package were in the final stage. Less than 48 hours after issuance of the policies, the insured died, apparently of a coronary occlusion, although he had passed a rigorous physical examination. The corporation has received the full amount for which he was insured.

LANDMARK OR MOLEHILL?

Role of Travelers Health Decision Is Dissected

The U. S. Supreme Court decision in the Travelers Health case clearly upholds the power of the state to prescribe valid regulations applicable to mail order insurance but it remains to be seen whether the decision is a landmark of constitutional law or merely one later to be referred to by the court as restricted to the particular facts, said S. R. Ogden, general counsel of Commonwealth Life, in a paper read at the spring meeting of the Assn. of Life Insurance Counsel at Hot Springs, Va.

Mr. Ogden pointed out that the majority of the high court upheld the power of the state of Virginia, through constructive process duly authorized by statute, to impose in a binding way a restraint upon a non-resident mail order insurer against violating the insurance regulations of the state.

Cites Four Dissents

"On the other hand," he added, "four of the justices unqualifiedly take the position that a judgment in personam cannot be rendered against a defendant brought before a court only by process served or delivered outside the jurisdiction of the state; and with that view as applied to an action other than one by the state to enforce its regulatory powers by injunctive process, fifth member of the court, Mr. Justice Douglas, seems to concur."

Mr. Ogden said it is fair to say that the Supreme Court's opinion, aside from Douglas's statement that "the type of problem presented requires a more selective treatment," is authority for the validity and binding effect of process served in accordance with statutory provisions similar to those found in the uniform unauthorized insurers process act.

Further Relaxation Possible

Mr. Ogden said it may be that the desirability of permitting an insured to enforce his contract rights in the courts of the state of his residence will influence a further relaxation of the definition of what constitutes doing business within a state, at least with respect to insurance companies.

"A departure from the requirement of service of process within the jurisdiction in order to render valid any decree in personam will find greater favor with those particularly interested in effective regulation of corporations engaged in the mail order insurance business than with lawyers representing generally corporations engaged in other lines of endeavor," he stated.

Gillis Elected at Newark

Philip H. Gillis, Provident Mutual, was elected president of the Northern New Jersey Assn. at the May meeting, succeeding Frank H. Jannuzzi, Fidelity Mutual.

Sadler Hayes, Penn Mutual, New York City, the luncheon speaker, discussed 15 characteristics of successful producers.

The official slate includes H. Horton Humphrey, Aetna Life, 1st vice-president; Stanley Aquilino, Metropolitan Life, 2nd vice-president; Peter Daley, Bankers National, secretary, and Edward C. Jahn, Connecticut Mutual, treasurer.

The annual outing is scheduled for June 14.

Postpone Tennessee Meeting

A meeting of officers and directors of Tennessee Assn. of Life Underwriters with officers of local associations, set for May 24, was postponed to June 28, at Nashville. Sclater Brown, Equitable of Iowa, is now president of the state association. New officers will be elected at that meeting.



June IS CONVENTION MONTH

Pacific National's new Home Office in Salt Lake City will be convention headquarters for 1951. Men and women

from all over the western states and Hawaii will meet together to exchange ideas, to learn of new developments, to plan for the year ahead and to join in the festivities planned by the Company. Pacific National's annual conventions are another important part of the Home Office Agency cooperation which makes Pacific National Life one of America's fastest growing companies.

A STRONG COMPANY BUILDING A STRONG WEST

PACIFIC NATIONAL LIFE ASSURANCE CO.

411 East South Temple

* Salt Lake City, Utah

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Josephs Stresses National Maturity on Western Swing

A large group of Denver's business and professional men were guests at a luncheon given by Manager J. Paul Monson at Denver in honor of President Devereux C. Josephs of New York Life. Toastmaster was Mayor Newton of Denver. Governor Thornton of Colorado made a brief but cordial talk.



D. C. Josephs

Mr. Josephs and a group of agency department executives have been making a swing through a group of western states with the idea of getting better acquainted with the people there and vice-versa.

The company group also included Dudley Dowell, vice-president in charge of agency affairs, Opie Carter, St. Louis, field vice-president; A. M. Browning and P. J. Burns, executive assistants, and Andrew Thomson, director of sales promotion.

Makes Immediate Hit

Telling of his plan of visiting various regions of the country, Mr. Josephs immediately made a hit with the group by remarking that "if you are in an office where the carpet is very thick you tend to believe you have all the answers."

The group is also holding meetings of the agencies in the territory.

At the luncheon Mr. Josephs said that in the talks he is making before New York Life agents he is stressing the concept that this country is arriving at a state of maturity and that the agent can greatly increase his value as a counsellor to his clients by being aware of the changes that are taking place in the nation. He pointed out that "as we become richer, paradoxically we find that there are many things that we can no longer afford—such as a careless, unplanned future. Demagoguery and politics as usual are luxuries which will be too expensive for us in the serious period ahead."

Further along in his talk Mr. Josephs said:

Strength Not Unlimited

"Strong as we are, our strength is no more unlimited than our resources. Thus we have to learn to use it in the right way and at the right time. We cannot enjoy some political and international irresponsibilities which have been a natural part of our growing up in our isolated past. Now we are obliged to consider the implication of our actions outside the continent. This is a new experience for us but it is what is expected from a mature leader."

"I do not mean that as we grow more mature we have to be less energetic or that our progress need be any slower. I mean merely that we have got to consider far more carefully what we are doing. And here I go back to my previous point about our completely interconnected society at home. We can no longer act alone as a single nation any more than we as individuals can pursue our objectives inattentive to the actions and desires of those around us. Neither individually nor as a nation can we be mercurial, but in our new job of leadership we must be a dependable point around which others can and will want to rally. Both domestically and internationally we are becoming fully grown with all that that implies."

Security Benefit Life of Topeka has named **Carl E. Wiebe** general agent at Wichita. Mr. Wiebe has been in insurance there since 1941.

Stassen Booked as N.A.I.C. Speaker

BOSTON—Harold E. Stassen, president of University of Pennsylvania, is scheduled to address the convention of National Assn. of Insurance Commissioners at Swampscott next week.

Total attendance will be nearly 1,000. On Sunday, the conventioners will attend the Boston Pops concert; Monday night, a reception is scheduled. Tuesday evening, the group will hear

Mr. Stassen. Entertainment for wives includes tours to the Lexington-Concord area and the North Shore.

Sales Rally at Berkeley

New England Mutual Life held a sales conference at Berkeley, Cal., sponsored by the David S. Kamp agency, San Francisco and Frank W. Dedman agency, Oakland.

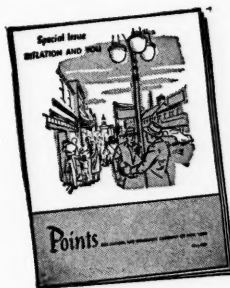
Three panel sessions were devoted to "Selling the Sole Proprietor," "Key Man Coverage," and "Business Insurance." Mr. Kamp presided in the

afternoon, which was given over to a panel on "Pension Planning." He also spoke on "Opportunities in Business Insurance with New England Mutual Life."

Mutual Trust Meetings Planned

The second series of sales conferences being staged by Mutual Trust Life will be held in June at Chicago, Albany, N. Y.; Kankakee, Ill.; Green Bay, Wis.; Columbus, O.; Madison, Wis.; Boston, Hartford, Detroit, New York City and Minneapolis. Members of the agency department will conduct the meetings.

"POINTS" ON INFLATION



A recent issue of "Points", a magazine published for our Field Underwriters, is entirely devoted to a discussion of the very serious problem of inflation. "Points" recognizes the dangers of the inflationary trend, and presents a strong case for life insurance.

POINT 1. In the past, prices in the U. S. have always traveled a two-way street.

No one can foresee the future, but American history shows that every major price upturn has been followed by a downward trend. Sooner or later America's great capacity to produce large quantities of goods has made itself felt and competition has reduced prices.

POINT 2. Even during an inflationary period many families suffer extreme deflation.

When the breadwinner dies, becomes disabled, or has to retire, his family urgently needs an income to live on . . . they need dollars. Whether these dollars are worth 100 cents or 60 cents in terms of the 1939 dollar makes little difference to the family with no dollars.

POINT 3. There is no better protection for the family against either inflation or deflation than life insurance.

In no other way is it possible to guarantee immediately many future dollars for a few present dollars. At the same time, a waiver of premium provision and the policy loan privilege afford protection against financial emergencies that might occur during the lifetime of the insured. *Only life insurance provides certain protection for an uncertain future.*

We'd be glad to send you a copy of the inflation issue of "Points" upon request.

WEATHER STAR ATOP OUR HOME OFFICE BUILDING — FLASHES OFFICIAL WEATHER FORECASTS



THE MUTUAL LIFE

INSURANCE COMPANY of NEW YORK

1740 BROADWAY AT 55TH STREET • NEW YORK 19, N. Y.

YARDSTICKS WITHOUT MICROMETERS

Actuaries Find Use of Approximations Valuable in Saving Time and Money

Use of approximations for many purposes and periods for which exact data are not necessary was one of the main topics of discussion at the smaller company forum that concluded the western meeting of the Society of Actuaries at Denver. Another topic that got considerable attention was the use of interim statements.

Gardner Knight, Berkshire Life, presided at the forum. About 150 attended.

J. R. Adams, National Guardian, described methods used in his company for approximating the valuation of a number of items appearing in the annual statement. He stated that he has been unable to find suitable approximations for deferred premiums or reserves for paid-up additions.

N. T. Fuhlrodt, Central Life of Iowa, stated that his company made an exact calculation of the reserves for paid-up additions periodically and approximated them in other years using the reserves on regular insurance as a guide.

L. S. Norman, American United, stated that a 5% error in the approxima-

tions under discussion would affect surplus in his company by about 1½% or two-tenths of 1% of the total reserves.

"If you have something that is properly measured with a yardstick, let's not hamper our efforts by using a yardstick with a micrometer tied to the end of it," he said.

G. C. Thompson, Security Mutual of Binghamton, N. Y., stated that reserves for sub-standard business were calculated exactly every three or five years and approximated at other times.

B. W. Batho, Life of Georgia, stated that his company calculated reserves for reinsurance accurately every third year and approximated them for other years.

Use of Interim Statements

A. E. Archibald, Volunteer State Life, said his company has used monthly interim statements for many years. Their statement shows the normal change in surplus, followed by irregular items shown individually. He feels that if

such statements are to be of value, they must be available within a day or so after the end of the month.

E. H. Neuschwander, Constitution Life of Los Angeles, said an interim statement should be subdivided by various classes of business and should show loss from new business as an investment. Then any gains from old business may be regarded as a return on the investment.

G. R. Bingham, Northern Life of Seattle, described an ingenious method of producing policy value pages from punched cards listed on "duplimats."

AUTOMATIC WAIVER

C. F. Pestal, Northwestern National, and H. C. Feay, Manhattan, described the experience of their companies with automatic waiver of premium benefits in ordinary policies. The reaction of the field force has been favorable. Mr. Knight thought there might be an adverse public reaction at some future time to the idea of "something for nothing."

E. F. Estes, Bankers of Nebraska, and R. E. Edwards, Baltimore Life, described the disadvantages of too great emphasis on term insurance. Agents have difficulty in making a living and industrial type policyholders have no real need for term coverage rather than permanent protection.

W. L. Chapin, Minnesota Mutual, W. C. Brown, Colonial, and Mr. Thompson concluded the forum with a brief discussion of home office retirement plans in the light of present inflated prices.

General Session Topics

Office management and expenses were discussed at the general session the previous day.

Despite rising prices and increasing expenses, the life companies on a whole have had a fair degree of success in controlling their expense rates during the last few years, federal income tax excluded, according to R. I. Jacobson, Northwestern National. The big factors contributing to this success with home office expenses have been the substantial increase in average size policies and a volume of new business which absorbed increased overhead.

However, he predicted rather difficult times ahead in keeping down expense rates, since it is not too apparent that the volume of new business and improvement in average size policies will continue at a rate sufficient to offset further increases in the price level. While work simplification and work elimination will help keep down expenses, if carried too far, they may drastically impair standards of policyholder service.

Limit on Possibilities

In any case, there is a limit to what can be done to offset inflation. Mr. Jacobson also felt that companies should not take too much comfort from possible increases in interest yields to offset expenses on business now being carried. On the basis of his company's non-par issues, an increase of one-quarter of 1% in yield would offset an increase in expenses of 2.5% of premiums, with widely varying effects as between term plans and investment plans.

H. F. Rood, Lincoln National, reported that an investigation of his company's expenses showed first year expenses per policy were up in 1950 as compared with 1940, while first year expenses per thousand were down for the same period, the reduction being due in part to increase in average size and in volume of new business. Renewal expenses followed a similar pattern, although the differences were not quite so marked.

The informal discussion was resumed the next morning with Clarence Tookey, Occidental of California, presiding.

Ralph J. Walker, Pacific Mutual, pointed out the definite need for multiple-employer group insurance, and discussed the various possible combinations of voluntary or compulsory coverage

and carrier. He pointed out that multiple-employer coverage can be sounder and more economical than single-employer coverage of the same employees. He suggested that anti-selection be guarded against by high percentage participation requirements.

Mr. Tookey discussed the problems involved in rate-making on union-negotiated contracts when the contribution rate is fixed in advance. He stated that the chief difficulty with trade association cases is in administration.

Mr. Tookey pointed out the social desirability of writing small groups and the benefit to the agents. The Occidental keeps the formula for coverage very simple, and has had a favorable claim experience.

Duration Not the Problem

Occidental has not experienced an increase in the rate or duration of hospitalization, according to John P. Dandy, so that its increased claim ratios have come from the cost of special services. He stressed the need for reliable claim data. Robert McCorkle added the thought that new diagnostic technique and treatments are expensive, and the insurer may be paying for items not contemplated when premium rates were set.

The problems involved in extending group hospital, surgical and medical expense benefits to pensioners and their dependents were discussed by C. G. Arlinghaus, Metropolitan Life. He said that the central problem is that of cost, and that some reduction in benefit from that applicable prior to retirement seemed to be essential, since a higher claim rate may be expected at the advanced ages.

Morton D. Miller, Equitable Society, described his company's plan of providing "catastrophe coverage" to meet the expense of long and serious illnesses. This plan has both the deductible and the co-insurance features in that the insurance covers only three-fourths of the costs over a fixed amount up to an over-all maximum limit. The plan covers only hospitalized cases, and only for expenses incurred in the hospital or shortly thereafter.

W. H. Kelton, Travelers, and E. H. Klepetar, Mutual Service, also submitted discussions.

A. W. Larsen, United Benefit, stated that agency considerations are an important factor in entering the A. & H. field. A. & H. helps to get the new agent started as it sells more easily. However, life insurance companies entering this field should be cautious and not expect to "break even" for several years. He feels that it is not wise to write non-cancellable coverage at first.

T. A. Moilien, Equitable Life of Iowa, discussed some of the problems involved in amortizing real estate held for investment purposes.

Gross Limits Increased

Connecticut Mutual has increased the gross amounts of life insurance it will accept at younger and older ages. This will apply to life and endowment plans on both male and female lives.

The new gross limit on a child age 0-2 formerly \$20,000, is \$50,000. Limits for ages 5-16 are now \$100,000. Formerly they were \$50,000 for ages 5-13.

The maximum at age 51, formerly \$170,000, now is \$215,000. New gross limits on the 61-65 age bracket, formerly \$55,000-\$40,000, are \$75,000.

Jerome Gillroy, the new controller of Manhattan Life, has been assistant actuary and chief accounting officer of Church Life and Church Pension Fund.



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Sounds fantastic, doesn't it? But, like the man says, figures don't lie. And figures prove that's what the average Cal-Western agent, trained under the famous "YOU, Inc." training plan, will earn during 20 years with this company! I'm just like anyone else—always hoped to do a little better than average in the money department. Looks like I'm going to do considerably better with Cal-Western! Yes, take it from me . . .

With Cal-Western
It's MORE Than a Contract
... It's a CAREER!

California-Western States
LIFE INSURANCE COMPANY

HOME OFFICE: SACRAMENTO

Settlement Pact Disposes of N. Y. Life's NLRB Case

NEW YORK—Without conceding that it has in any way violated the national labor relations laws, New York Life has concluded an agreement with the national labor relations board in settlement of charges brought against the company by Mrs. Nola Patterson of Atlanta and later by the CIO, with which Mrs. Patterson and her organization, the Life Insurance Field Force of America, have become affiliated.

The charges were that New York Life's agents' advisory council was a company-dominated union and hence contrary to the labor laws.

Dudley Dowell, New York Life's vice-president in charge of agency affairs, has sent the following letter to all members of the company's field force:

The New York Life Insurance Company has just entered into an agreement with representatives of the national labor relations board disposing of efforts to abolish the agents advisory council or to destroy its usefulness.

No Change in Function

Under the agreement, the council may continue to function as it was designed to function from the outset. Members of the council may be elected as in the past. The council may continue to meet with officials of the company and discuss ways in which the company can improve its product, its service to policyholders and its relations with the public.

The cases before the labor board had their inception in September, 1949. At that time, Nola Patterson of Atlanta, Ga., who never has had any connection with New York Life, either as an agent or otherwise, filed charges against our company and several others. She claimed, among other things, that various groups and organizations of agents, including our agents advisory council, were unlawful. Later, Nola Patterson joined forces with CIO labor union, and it filed similar charges.

The company vigorously denied and contested the charges. It took the position (a) that soliciting agents are not employees but independent business men, and that the national labor relations act, and its provisions for compulsory representation by labor unions, does not apply to them, and (b) that the agents advisory council is not a "labor organization" and never was intended to be such an organization.

Not a Strong Case

A large volume of evidence supporting the company's position was presented to representatives of the Labor Board. These representatives apparently came to the conclusion that they did not have a strong case against this company. They suggested that the charges could be disposed of by a settlement agreement. As a result of recent negotiations, the company and an attorney for the board have signed an agreement that is entirely satisfactory to us and which we believe will be entirely satisfactory to the company's soliciting agents.

By the terms of the agreement, the company agrees that it will not establish, maintain or assist any organization that undertakes to "bargain collectively" with the company concerning relations be-

tween soliciting agents and the company. As we have said many times, and as a great deal of evidence we submitted to the board shows, this never was a function of the agents advisory council.

The company further agrees that it will not "interfere with, restrain or coerce" soliciting agents, to the extent, if at all, that the national labor relations act may be held to apply to them. Since it is not the wish of the company to "interfere with, restrain or coerce" soliciting agents in any aspect of their relations with the company, and since this

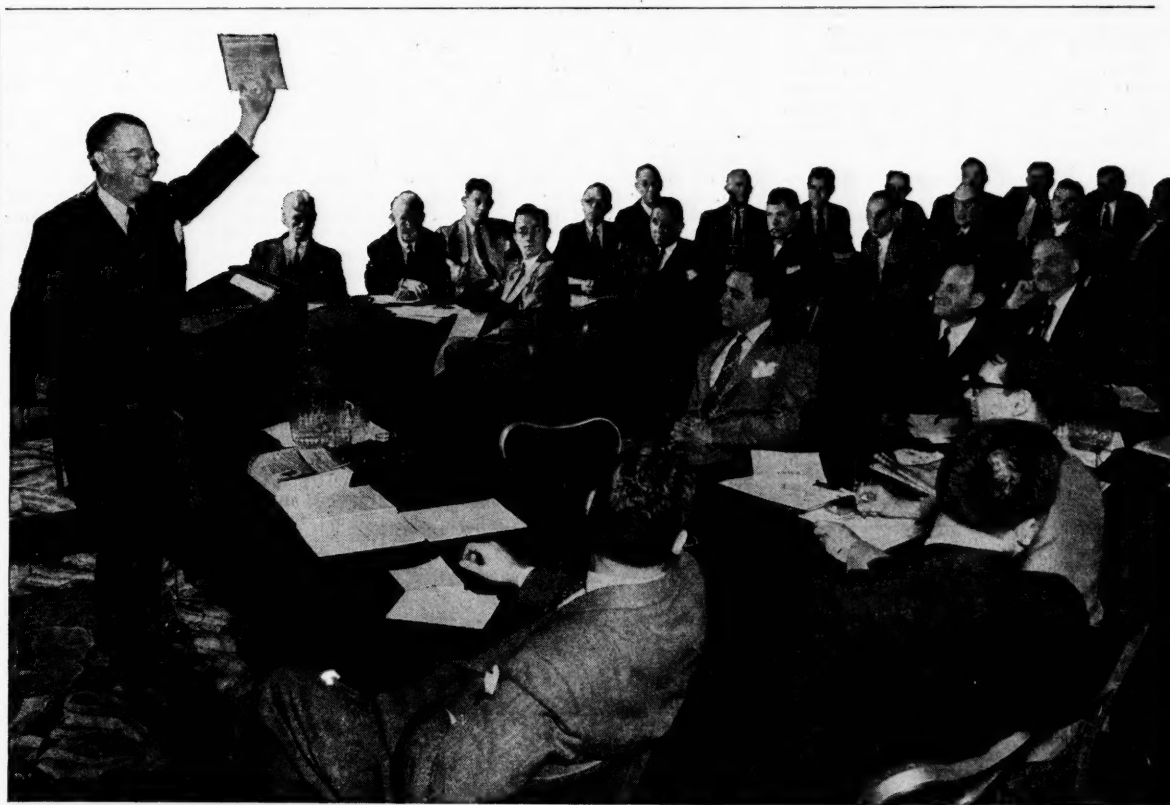
clause does not impair the legal standing of soliciting agents as independent business men, we had no objection to it.

The agreement goes on to say, expressly, that nothing in the agreement shall constitute an admission or any evidence that soliciting agents are "employees" within the meaning of the national labor relations act, or that the agents advisory council is a "labor organization," or that the company has violated the law, and it further says that the agreement shall not impose upon the company "any obligation or prohibi-

tion not imposed by law."

It then states that nothing in the agreement shall "interfere with the right of the company to discuss any matter with any individual soliciting agent or group of soliciting agents whether or not selected by the company or by soliciting agents" provided the company does not deal with any such soliciting agent or group as a "collective bargaining representative" concerning relations between soliciting agents and the company.

The company thus is entirely free to



The Home Office Goes to the Field

During 1951 every Connecticut Mutual agent will have the opportunity to attend one of a series of Field Sales Clinics. The purpose of these clinics, conducted by teams of Home Office men, is to carry to the field new and current sales materials and techniques designed to increase the representatives' sales effectiveness.

In the photo above, Horace R. Smith, superintendent of agencies, introduces a new and simplified rate finder—one of the several new Company sales aids to be announced at the Clinics.

Other members of the Home Office teams taking part in these Clinics are Royden C. Berger, director of advertising; William L. Camp, III, supervisor of publications; Melvin G. Campbell, Jr., agency assistant; Robert B. Proctor, assistant superintendent of agencies; Warren F. Reuber, assistant editor; and James L. Russell, agency assistant.

Field Sales Clinics are but one phase of The Connecticut Mutual overall development program. Other scheduled activities include, for example, Advanced Underwriting Forums, General Agents Seminars, comprehensive Educational Courses for new, intermediate and veteran agents, periodic Home Office Career Schools, Supervisors' Conferences, national and regional Conventions.

It is Connecticut Mutual's aim, in conducting these Field Sales Clinics, to equip its field representatives to take maximum advantage of today's expanding life insurance markets.

13.5% greater gain in insurance in force, first quarter of 1951, compared with the first quarter of 1950

Insurance in force as of March 31, 1951
\$2,157,784,000

Allen L. Mayer-son is the new principal life actuary for the New York insurance department. He is an associate of the Society of Actuaries and of Casualty Actuarial Society.



The CONNECTICUT MUTUAL
LIFE INSURANCE COMPANY • HARTFORD

deal with any soliciting agent concerning his own problems, regardless of what their nature may be. It is equally free to deal with any group of soliciting agents, such as the agents advisory council, whether it is selected by the company or elected by soliciting agents, concerning the business of the company. On these matters, the council may, if it wishes, act as a group and speak for other agents. On relations between agents and the company, such as the terms of the soliciting agents' contracts, their participation in Nylc and similar subjects, the company may consult any individual member of the council and with any other agent in order to get the individual agent's own thinking and views. It also may discuss any or all of such subjects with any agent or group of agents that other agents designate, if any such agent or group is not "established, maintained or assisted" by the company.

As I have said at every council meeting, the council is not a "grievance" committee. We have on occasion discussed particular problems concerning relations between the company and soliciting agents with many of you as individuals, and this we will continue to do. However, the council as a group does not exist for that purpose, and we wish agents to continue, as in the past, to discuss their own problems with their branch managers, or to write to agency officers at the home office about them, or to visit us and talk about them. This is the best and most effective way for us to keep in touch with you people in the field, to keep

abreast of your problems and to get your thinking.

The agreement that we have signed provides that, after the proper officials of the labor board have approved the agreement, we will post notices concerning the agreement on bulletin boards and publish a copy of the notice in a supplement to the Nylc Review. These, presumably, will appear in due course.

We believe that the settlement we have reached with the labor board is a good one, since it leaves the true function of the agents advisory council substantially undisturbed. To try the cases would have taken a good deal of time and money, and it probably would have required a large number of agents to take time from their business to testify in hearings, subjecting them to considerable inconvenience. And then, assuming that we would have won the cases, we would have been little if any better off, as a practical matter, than we are under the settlement agreement. In these circumstances, it did not seem advisable to engage in long, expensive and bothersome litigation.

Baird Teams with Garner

John H. Baird of the Cleveland actuarial firm of Welsh & Baird, has gone into partnership with Curtis E. Garner in the new actuarial firm of Baird & Garner in Cleveland. Mr. Garner has been a partner with Arthur E. Welsh, who has now formed the accounting firm of Welsh & Leffingwell, in partnership with Douglas E. Leffingwell. Messrs. Welsh and Baird had been partners for 16 years.

Means New Indiana Association Head; Highly Controversial Topics Discussed

Indiana Assn. of Life Underwriters at its annual meeting at Indianapolis heard an expression of fear of social security, of "the pension wave sweeping the country," and of unrestricted group limits. It was suggested that public stress on the dangers in the new gratuitous servicemen's indemnity bill is "not in the best judgment."

The meeting was further warned that a bill to license funeral homes as agents is in the offing and that a concerted effort is being made to crack the Indiana commissioner's definition of an association in order to allow association group in the state.

Harold P. Means, general agent Lafayette Life, South Bend, was elected president; Walter Lockwood, Penn Mutual, Evansville, and Hastings Smith, New England Mutual, Indianapolis, vice-presidents; James Black, Connecticut Mutual, Terre Haute, secretary and Oren Pritchard, Union Central, Indianapolis, national committeeman.

Stout Sounds Warnings

Social security is one of the "biggest crimes ever slipped over on the American public, and we may in a few years be fighting for our lives against it," Henry S. Stout, John Hancock, Dayton, N. A. L. U. trustee, declared. He also expressed a fear of "the pension wave sweeping the country—not of insured plans, but of the many non-funded and trusted plans which are based on actuarial predictions often optimistic, to say the least."

Group in and of itself is an excellent social service, Mr. Stout maintained, but there is danger in unrestricted limits which sometimes result in allowing executives as much as \$70,000 coverage. "We have just passed a \$20,000 restriction in Ohio," he reported, "and I think that is four times too high."

There may be technical dangers in the new servicemen's indemnity bill, Mr. Stout admitted, "but the people who are stressing them publicly are not acting in the best judgment. The bill twice passed the House by virtually unanimous vote. It is unlikely that any bill with such support will be quickly amended or discarded."

Mr. Stout praised N. A. L. U. for its work in seeking revision of section 213 of the New York code.

Training Brochure Reviewed

J. R. Townsend, Sr., chairman of the Purdue committee, explained that the brochure outlining the various types of institutional-level training offered agents and defining the place of each in the picture (reported in THE NATIONAL UNDERWRITER May 18 as in preparation by B. N. Woodson), is designed primarily for the managerial and home office level.

He said it will outline in three categories what the types of training are, the texts used, and the cost of each. Not only will the brochure help clarify any confusion regarding overlapping among institutional-level training programs, but also it should prove helpful in recruiting. It will enable the general agent or manager to show the prospective agent that the business has a long-term, organized training plan for him.

Oren Pritchard, legislative chairman, reported that among the 324 bills passed by the Indiana legislature, none is inimical to the business or policyholders. He warned, however, that on both a state and national level, several drives

for inimical bills are foreseeable.

"We have been warned by National Assn. of Funeral Directors, which opposes the move, that a bill will be presented at a coming session to authorize licensing of funeral homes to solicit life insurance," he asserted. "Nationally, veterans administration has not given up on N. S. L. I. and is already laying the groundwork for amendments in the new bill by propagandizing that the new bill will cost more than N. S. L. I. Our National association may need our help in meeting this move."

Mr. Pritchard said his committee has continued to oppose in Indiana any expansion of the group definition and that serious effort is now being made by several organizations to "crack the commissioner's definition of an association and so pave the way for association group in the state." He called for and received a unanimous vote of confidence on the committee's stand in opposing such expansion of mass coverage.

Create Field Practice Committee

The association adopted a by-law change to create a permanent field practice committee, which will receive complaints from member associations and individuals on matters affecting the best interests of the business and the insuring public. It will be empowered to investigate such claims and recommend action, and to inquire of the commissioner's office regarding questions of legality involved in such complaints.

In his recommendations for future association activities, H. J. Peirce, Massachusetts Mutual, Indianapolis, retiring state president, urged local associations weak in combination company members to bring in combination men and train them for association work and responsibility. He suggested a liaison committee to Indiana Assn. of Legal Reserve Companies with lay association groups.

Urge Insurance Department Aid

The association approved a resolution to seek formation of an all-industry committee to help the insurance department formulate a program of activity and to appear before the state budget committee backing appropriations to effectuate the program, but only after a heated and involved discussion of the question of an agents license law. Certain groups which had previously demanded that the state association back such a law repeated those demands, while others upheld the association's decision not to sponsor an examination law at this year's session. It was based on the sentiment brought out at an informal conference with other life insurance groups that the present Indiana licensing law is adequate if the department had the manpower and finances to enforce it.

Plan Joint Fun Day

General Agents & Managers Assn. of Northern New Jersey, Life Supervisors Assn. of Northern New Jersey and Life Insurance & Trust Council of North Jersey will hold a joint "day of fun" at the country home of J. Bruce MacWhinney, John Hancock, at Far Hills, N. J., June 19.

The general agents will install officers as follows: President, William Beardsley, Lincoln National Life; vice-president, Edward Jahn, Connecticut Mutual; secretary, Desmond J. Lizotte, Massachusetts Mutual.

Let's Talk

Anthony Arbisi, Manager, Republic National Life, Rockford, Illinois, wrote us recently and said: "I received my R & R Management Plans Service today and the first thing I looked into was the Anderson Family Programming System. I got as far as page 13 and stopped right there to send in my order for one system for each of my agents."

"It's terrific and is something that will make each of my agents an extra \$1,000 in the next 90 days. . . . Congratulations to you!"

We wrote Mr. Arbisi for permission to quote his letter and here, in part, is his reply . . .

"I dictated the letter in all sincerity and grant you permission to use it. . . . Since beginning the use of the Anderson Family Programming System I have recruited a new agent who is using it exclusively. He has made 5 calls and 3 sales for \$26,000 volume."

"It required the new agent only 7 hours to make the 5 calls which resulted in these 3 sales."

"Thanks for past favors and the excellent service we have enjoyed from your organization."

THE ANDERSON FAMILY PROGRAMMING PROCESS IS A SYSTEM OF SUCH CAPTIVATING SIMPLICITY THAT IT WILL ENABLE YOU TO EXTEND PROGRAMMING BENEFITS TO MANY TIMES THE NUMBER OF PROSPECTS FORMERLY POSSIBLE. AN R & R PUBLICATION; PRICED AT ONLY \$2.

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Merchandising Boosts Life Sales

Sounder merchandising methods have played a large part in the great development of life insurance selling and distribution in the last 20 years, Charles R. Corcoran, director of sales promotion, Equitable Society, said at a merchandising clinic at the meeting of American Marketing Assn. in New York City.

Mr. Corcoran said that the successful merchandising of an intangible like life insurance depends to a great extent upon planning success for every salesman; careful training of all salesmen; developing the salesman's confidence in the company's promotional activities; emphasizing service to the public; commencing service with the initial sale and staying everlastingly with it; promoting the institution to the public, and stressing payments made to living policyholders and to beneficiaries rather than the great size of the company.

Training and Earning

"It is inconceivable that a newcomer to life insurance selling can perform the best possible service to new policyholders without adequate training," he said. "Yet life insurance basically is a commission business. Training takes time and time without earnings is most discouraging. Discouragement in turn breeds failure. It is therefore a severe problem to reconcile adequate early training with fast sales production."

"The problem can be solved by pinpointing all factors for the new salesmen," said Mr. Corcoran. "He can be trained rapidly in one specific policy, one specific sales procedure, and one specific set of rates. He can be directed to one specific market to which his one policy would apply and with close supervision and training on the job can move quickly to the point where he is earning a living. This plan can be operated successfully through a sales service which performs the multiple jobs of textbook, rate book, sales manual, sales talk and policy illustration. Thereafter, constant exposure to extensive training, running all the way from basic courses to the many complicated phases of the business, can lead ultimately to making a new salesman into a real career underwriter."

Group Men Confer With Kane on Defense Contracts

WASHINGTON—At a conference of Thomas L. Kane, Defense Department insurance director, with a group insurance committee of three headed by Steven D. Williams, Jr., Connecticut General, plans, proposals and possibilities relating to life and disability group coverage in connection with defense contracts were discussed.

Possible changes that might be made in such a group plan were gone over, in the light of experience gained under the group coverage operated in connection with production contracts during the last war. While plans under consideration are described as similar to the wartime plan, improvements are desired.

The Williams committee is expected to report back to Mr. Kane for another conference, in a month or more.

Connecticut General Life has purchased the 10-story Patterson building in Denver for about \$1,500,000.

W. Merle Smith, the new president of New York State Assn. of Life Underwriters, has been with Mutual Life for 30 years and has been manager for that company at Buffalo since 1930.



State Farm Life Regional Held at Roanoke, Va.

ROANOKE, VA. — The importance of selling "quality insurance" was emphasized here by G. M. Fuller, executive vice-president of State Farm Life, in a talk to nearly 400 agents from 13 states and District of Columbia.

The convention was part of State Farm Life's program to have at least \$1 billion in force by 1954. It now has \$400 million.

Home office speakers in addition to Mr. Tompkins were R. P. Mecherie, president of State Farm Mutual Auto-

mobile; Morris G. Fuller, executive vice-president of State Farm Life; Henry Keller, Jr., director of agency training and education; J. H. Parsons, vice-president in charge of coordination, and T. J. Kisselbach, regional director.

Moved Up by W. & S.

Otto A. Jack, former associate manager at Steubenville, O., Wesley A. Hart, former associate manager at Linton, Ind., and A. H. Prout, former associate manager at Canton, O., have been named acting managers at Fostoria, O., Bloomington, Ind., and Wheeling, W. Va., respectively, by Western &

Southern.

The following have been appointed associate managers in their respective districts: C. W. Shipley, Steubenville, O.; F. A. Sillaway, Kalamazoo; H. L. DeBruler, Terre Haute, Ind.; K. C. Strackmeyer, Quincy, Ill.; M. T. Welch, Chicago North Shore; W. L. Roland, Canton, O.; J. H. Wells, Columbus, I. P. Carley, Detroit; L. J. Bazzle, formerly at Springfield, O., becomes associate manager at Galion, O.

The Mutual Life cafeteria has received a first award in the national food and service contest conducted by "Institutions Magazine."



Sure Builds UP

Those "level" commissions — same for new and renewal business — on Accident, Health and Hospital Policies sure build up and especially so when added to the liberal commissions on Life Insurance. All policies can be "tailored" to fit the needs of your policyowners and prospects.

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EDITORIAL COMMENT

L.I.C. Recognizes the House Organ

Convincing recognition is being accorded to the importance of the house organ to the life insurance company in a company publication contest sponsored by Life Insurers Conference in conjunction with its annual meeting at White Sulphur Springs, June 14-16. Not too long ago publications of this nature were regarded as frills, far off the operational mainstream. Such publications were put out haphazardly by somebody in the home office who fancied he had a journalistic bent, or worse yet, by someone who had the job forced on him. At best, the resulting house organs were left-handed operations put together without any real philosophy or appreciation of their importance.

We have had the privilege of casting an eye over the entries in the contest conducted by Life Insurers Conference. In general, one can't help but be impressed by the professional caliber of the job being done by many of these companies. Obviously, these house organs are edited not only by the men of

journalistic competence, but by people who have thought out what each publication is trying to accomplish. The agents' publications are no longer mere lists of the standings of agencies and men. The better ones contain real sales information and inspirational ammunition for salesmen. The publications for home office employees have outgrown the gossip sheet stage and are doing a fine job of explaining the operation of the company and of the whole institution of life insurance to the reader, as well as following the sound morale practice of publishing as many names and faces as possible.

It is clear that many of the member companies of Life Insurers Conference have come to consider their publications of first-rank importance to operations. They have seen that in an operation which is as decentralized in character as that of a life insurance company, the company publications are the most important single unifying factor for agents and employees.

Central Planners, Wartime General Staff

The general shortage of manpower can be expected to have an increasing effect upon life companies within the next few years. This has catapulted office management into a position of greater importance than ever before. It was comforting that Life Office Management Assn. at its recent spring conference provided evidences of the kind of cool study which will lick the job.

George C. Boddiger, assistant secretary of L.O.M.A. and others offered convincing testimony that the use of central planning within life companies can save manpower, reduce costs and increase service. The kind of home office operation too prevalent in the past in which each department "just grew" can't be afforded today. In an age of cheap help, it mattered little that 10 girls were doing a job that five could have done. Now such a situation is crucial, not only in the matter of salary cost, but because the extra five girls simply could not be found. In many a company in the past, each department

was an autonomous office operation, a company within itself. It was not uncommon to find entirely different methods used in two departments in a home office, quartered right next to each other. System depended upon the personality, and training intelligence of the immediate supervisor in charge. There was no central guidance, no overall planning of home office operation in general.

Experience has since proved to the experts of L.O.M.A. that central planning, coupled with mechanization, can accomplish wonders. Where it was difficult in the old days for top office management talent to have more than a view of one department, today the central planners have a view of the whole operation and are able to integrate it.

Just as it would be difficult to run a military operation without a general staff or body composed of chiefs of staff, it is difficult to conduct an office management project without central overall direction.

Substitute for Retirement at Age 65

Life companies' sales, actuarial, economic and human relation skills make them especially qualified to study the development of a satisfactory substitute for the questionable practice of compulsory retirement at age 65. Such

a project would blend with their increasing interest in all of the problems of the aged.

The concept that a man is through at 65 is in universal disfavor. Actually he may still be sharp at 75, or, he

may have been in the way of better men in his company since age 60. The practice stands only because no one has developed a substitute. But, unlike the weather, retirement is something which can be controlled and planned in most cases.

The time to retire doesn't arrive on any given birthday nor at the same time for everyone. What is needed is a timetable for retirement when it is best for the individual, for his family, his employer, his fellow employees, etc. There should be no forced waste of productive manpower as is involved in compulsory retirement.

One of the barriers to a more progressive idea of retirement is the age 65 requirement to receive income under the old age insurance part of the social security act to which most private insurance plans are keyed. The difficulty is compounded by the seeming impossibility of drawing up a rate schedule for a group annuity or individual retirement income plan without some fixed maturity date. The mathematics of money accumulation and annuitized distribution can't be varied to suit the psychological and medical criteria needed in proper retirement planning.

Adjusting the age 65 barrier might

make it more difficult for insurance prospects to see the end of their earnings road. When it comes to sacrificing current pleasure for retirement enjoyment it may be easier to say "I'll retire at 68, 70, or 72." This could encourage harmful postponement. Others might find it easier to pay the lower premiums need for retirement at 70 instead of 65. These will be lower because there will be a longer productive work span during which they can earn the money to pay the premiums. In addition, far less money is needed to buy a life income of a desired amount at age 70 than at age 65.

One possibility is an earlier, optional age for retirement qualification at proportionately reduced benefits under the social security act or greater benefits if retirement is deferred. Private plans already have this flexibility. This may induce more people to retire when they should instead of when it is made obligatory.

The financial "how" of the problem of compulsory retirement is perhaps more troublesome than the "when." But if the business first helps people learn when they should retire it may then be able to turn to the additional problem of how they can do it.

PERSONALS

Gale F. Johnston, former third vice-president of Metropolitan Life, is slated to become president of Mercantile Trust Co., St. Louis' biggest bank, which is to result from the merging of Mercantile-Commerce Bank & Trust Co. with Mississippi Valley Trust Co. The bank will have total resources in excess of \$600 million. Mr. Johnston now is president of Mercantile-Commerce. He was southwestern regional group department head of Metropolitan for some years before going to the home office.

Richard B. Evans, president of Colonial Life, is head of the doctors' division of the Community Chest campaign of the Oranges and Maplewood, N. J.

Richard F. Griffin, vice-president of the J. Walter Thompson advertising agency, is in Europe on a six weeks tour of France, Italy, and Switzerland. He is in charge of the agency's public relations unit which operates as the press bureau for the Institute of Life Insurance.

Matthew Woll, president of Union Labor Life, is leaving on a two months combined business and vacation trip to Europe.

James B. O'Brien, Jr., general agent of Berkshire Life at Albany, N. Y., spoke at a meeting of the women's finance forum there.

Sidney Wertimer, manager for western New York of Prudential, has been elected a director of Buffalo Chamber of Commerce.

Miss Lelia E. Thompson, counsel for Connecticut Mutual, has been chosen head of the West Hartford Village

Improvement Society. **Dr. Henry B. Rollins**, vice-president and medical director of Connecticut Mutual, was chosen 1st vice-president of the society.

Earl W. Attridge was honored at a testimonial dinner at Buffalo for 30 years of service with Paul Revere Life and Massachusetts Protective. He has been with the Buffalo agency since 1922. Vice-president Harland Knight attended from the home office.

Four Bills Would Extend Cover for Servicemen

WASHINGTON—Payment of servicemen's indemnity would be authorized, under a bill introduced by Rep. Ayres, to survivors of national guard members who die while engaged in training duty under competent orders.

Amendment of the world war veterans act of 1924 is proposed by Rep. Elliott in a bill to authorize reinstatement of war risk yearly renewable term and U. S. Government Life by service-connected disabled veterans of the first war, under conditions specified.

Would Allow SS Benefits

The social security law would be amended under a bill by Sen. Kefauver, Tennessee, so that second world war veterans who died within five years following their separation from active service shall be deemed fully insured.

Another Senate bill, by Smathers, Florida, would extend the OASI system in the case of veterans who were in active service to and including Korean hostilities, until the latter are terminated by presidential proclamation or congressional concurrent resolution.

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DALLAS 1, TEXAS—708 Employers Insurance Bldg., Tel. Prospect 1127. Alfred E. Cadis, Southwestern Manager.

DES MOINES 12, IOWA—3333 Grand Ave., Tel. 7-4677. R. J. Chapman, Resident Manager.

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SAN FRANCISCO 4, CAL.—507 Flatiron Bldg. Tel. EXbrook 2-3054. F. W. Bland, Pacific Coast Manager. John E. Caughman, Pacific Coast Editor.

DEATHS

CARL H. HOOVER, 62, who wrote "When Will You Be Sued" for the Saturday Evening Post in 1947 and "An Answer for Everybody," a book about life insurance men published by McGraw-Hill in 1948, died at New York City. Early in his career he was a teacher. For a short time he was with the Jones agency of Mutual Life, in New York, then formed Hoover & Murdock, insurance brokerage firm in 1924 with Isabelle Murdock, who later became Mrs. Hoover. In 10 years as lecturer at City College of New York he wrote six books on insurance and other business subjects for LaSalle extension courses. "An Answer for Everybody" contained some of the profiles that he did for the New Yorker. Latterly he had been adjunct professor of humanities at New York University.

ROBERT B. MITCHELL, 63, who had been with Southland Life for 14 years, died at his home in Austin, Tex. He was a C. L. U. and past president of Austin Assn. of Life Underwriters.

LESTER D. GREENWOOD, 62, general agent for Beneficial Life at Idaho Falls, Ida., died of a heart attack. Mr. Greenwood started with the company in 1931 and took his latest post in 1936.

EVERETT JEANES, 68, secretary of Hoosier Farm Bureau Life, died of a heart attack at Indianapolis. Mr. Jeanes had been with Indiana Farm Bureau for 29 years. He had been secretary of the life company since its organization in 1935.

Convention Dates

June 3-6, National Assn. of Insurance Commissioners, New Ocean House, Swampscott, Mass.

June 11-13, International Assn. of A. & H. Underwriters, Dallas.

June 14-16, Life Insurers Conference, Greenbrier hotel, White Sulphur Springs, W. Va.

June 15-16, Texas Assn. of Life Underwriters, Galvez hotel, Galveston.

June 18-20, L.I.A.M.A. combination companies spring conference, Greenbrier hotel, White Sulphur Springs, W. Va.

June 18-29, Life Officers Investment Seminar sponsored by the Financial Section of American Life Convention, Beloit College, Beloit, Wis.

June 21-22, annual meeting, Kentucky Life Underwriters Assn., Brown hotel, Louisville.

June 25-27, American Life Convention, Medical Section, Broadmoor hotel, Colorado Springs.

June 28-30, National Assn. of Insurance Counsel, White Sulphur Springs, W. Va.

Sept. 10-12, International Claim Assn. annual meeting, Monmouth hotel, Spring Lake, N. J.

Sept. 17-21, National Assn. of Life Underwriters, annual meeting, Biltmore hotel, Los Angeles.

Sept. 24-26, Life Office Management Assn., annual conference, Edgewater Beach hotel, Chicago.

Sept. 24-27, National Fraternal Congress, annual, Morrison hotel, Chicago.

OBSERVATIONS

Anti-Inflation "Bible"

In a special issue of its monthly agents' magazine, Mutual Life has put into the hands of its 2,500 field representatives a "bible" summing up the three-year-old anti-inflation campaign of the company. It defines inflation and outlines its causes, showing how it hurts the individual and telling some of the things the individual can do to combat it. The magazine is profusely illustrated to drive home the necessity of preaching the "gospel" of anti-inflation.

Unusual Crown Life Service

Crown Life is providing a very popular service at the International Trade Fair now in progress at Toronto. The life insurance company furnishes a board room in which exhibitors can meet in private with prospects to discuss business matters confidentially. This seemingly necessary and basic accommodation has been lacked by the trade fair in past years and the life insurance company seized upon the chance to rectify the oversight. The conference room is set up to provide everything necessary to conduct small group meetings. Crown Life does not engage in any direct advertising in its board room, although visitors may pick up information about life coverage if they wish.

The Crown Life exhibit is staffed by attendants from the group department. The company is tying in its advertising with the trade fair exhibit.

Rewarding Thrifty Departments

Not unlike some governmental bureaus, home office departments which operate at less than the assigned budget for the given year due to extreme care or unusual events sometimes find that their budget cut for the following year. This may happen despite inflation, which makes it even more difficult to live under the budget for another year.

This calls for prudence on the part of executives. They might find their departments regularly hitting their top budgetary limits so that, at least, they

will not be cut for the coming year. The reward for the thrifty department head might well be the same budget for another year under the same conditions or a larger one if expenses will be going up.

Kellmeyer to Charleston, W. Va., for Penn Mutual

Fred N. Kellmeyer has been appointed general agent for Penn Mutual at Charleston, W. Va. He succeeds Samuel C. Lawrence, who has given up managerial responsibilities to go into personal production.

Mr. Kellmeyer has been with Penn Mutual at Pittsburgh since 1938, and in 1941 was appointed resident manager of the Wheeling office. Since 1948 he has been territorial manager for the Conrey agency. He is an army veteran.

Navarre May Be New Michigan Commissioner

LANSING, MICH. — Although Gov. Williams has refused to make an official announcement, it appeared probable this week that Joseph A. Navarre, Jackson attorney, will be Michigan's next insurance commissioner.

Inadequacy of the commissioner's salary is an obstacle to Mr. Navarre's acceptance of the post. A determined effort was made in the closing hours of the legislative session, now adjourned, to provide for a salary increase from \$7,500 a year to \$9,000, but there is still some uncertainty as to whether it was actually adopted.

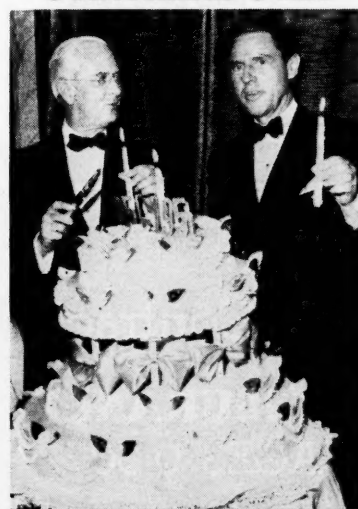
A graduate of Notre Dame, Mr. Navarre has been active in Democratic party circles in the Jackson area and is considered acceptable to insurance people.

Pa. Agents Sponsor School

In an article describing the Penn State life insurance marketing institute to be held June 24-29 at State College, Pa., THE NATIONAL UNDERWRITER in the May 18 issue failed to mention that the Pennsylvania Association of Life Underwriters is co-sponsor of the course together with the extension services of Penn State. The course was originally set up by and has been co-sponsored each year by the Pennsylvania association.

Colonial Life has declared a dividend of \$1 per share on its stock, payable June 11 to stockholders of record June 4.

Centennial Cake



Secretary of Commerce Sawyer and Le-lan J. Kalmbach, Massachusetts Mutual's president, prepare to cut the huge birthday cake at the centennial banquet of Massachusetts Mutual at the Waldorf-Astoria hotel in New York City. Mr. Sawyer was the principal speaker at the dinner.

"Key Man Insurance" Topic of Los Angeles C.L.U.

"Key Man Insurance—Its Adaptation" was discussed at a meeting of Los Angeles C.L.U. chapter by Robert A. Brown, Jr., Pacific Mutual, and Vernon J. Johnhy, Guardian Life.

Mr. Brown defined key man insurance as the kind that is purchased by any business organization on employees who have management responsibilities, except for insurance to be used for stock retirement. He said it is simple to write and easy to sell. He cited a case where a corporation purchased the insurance and permitted the key men to name their own beneficiaries and another where the corporation is purchasing the insurance, is the beneficiary, and then uses the money for continuing all or a part of deceased's salary to the widow for one or two years. While no man is indispensable, the firm suffers a total loss when the key man dies, and it should protect itself against that loss just as it protects itself by fire insurance from loss on its physical properties.

Mr. Johnhy devoted most of his talk to a particular case in which he encountered considerable difficulty but finally closed it with the assistance of the man's CPA and attorney.

President George N. Quigley, Jr., announced that the June meeting of the chapter will be devoted entirely to celebration of its 20th anniversary. He named Harold D. Leslie, Northwestern National, one of the charter members and prime organizer, as chairman. Dr. Karl W. Anderson, chief medical director of Northwestern National, will be the speaker.

Security N. Y. Assn. Elects

The Metropolitan New York General Agents Assn. of Security Mutual Life of Binghamton has elected Henry Levine, president; Samuel Ganz, vice-president; and Matthew Jaffe, secretary.

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If you are a good producer and live in Indiana or Ohio, we have a new DIRECT CONTRACT which, we believe, will increase your income.

A Complete Line of:

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Superintendent of Agents

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All forms of
LIFE—INCLUDING GROUP—A & H
Expanding . . . Agency Opportunities

ALFRED MAC ARTHUR
Chairman of the Board

J. HARRY WOOD
President

LIFE AGENCY CHANGES

Barton to Denver for Home, Reynolds at Minneapolis

Home Life has appointed Herbert M. Barton, formerly manager at Minneapolis, manager at Denver, and has named Charles C. Reynolds to succeed Mr. Barton.

Mr. Barton started with Home Life at Chicago as an agent in 1945 and became assistant manager there a year later. He went to Minneapolis in 1949.

Mr. Reynolds has been with the company at Minneapolis since 1943.

to Tulsa, Okla. A graduate of Indiana University in 1929, Mr. Starr joined Prudential as an agent at Richmond in 1931. He became a staff manager in 1942. He is past president of Newcastle Life Underwriters Assn.

Louis Shein, formerly a staff manager at Mount Vernon, N. Y., has been appointed head of the Yonkers district 2. He replaces John A. Schweitzer, who takes charge at Waterbury, Conn. Mr. Shein has been with Prudential since 1932 and became staff manager at Mount Vernon in 1935.

Prudential Managers Shifted Opens Three Group Offices

Charles L. Starr has been named head of Prudential's Richmond, Ind., district. He succeeds H. Paul Rogers, who goes

Pacific Mutual has opened three new branch group offices. The one at Phoenix is under charge of A. F. Buben

and that at San Diego is headed by Thomas L. Perry, both formerly on the staff of the Los Angeles regional office, which will supervise the new units.

The new branch at New Orleans, in charge of John H. Knauf, transferred from Detroit, will be supervised from Houston.

Arkansas and Tennessee west of Nashville will be added to the territory served by St. Louis regional group office, in charge of John Posthauer, manager, which covers eastern Missouri and southern Illinois.

Norman Smyth to Denver for National of Vermont

Norman Smyth, assistant to the agency vice-president of National Life of Vermont, has gone to Denver as general agent for his company. David J. Main, the active member of the general agency partnership of Standart & Main, which has represented the company in Colorado since 1921, has resigned. John Cunningham, who has been associate general agent for many years, will continue in the same capacity.



Norman Smyth

After several years as a claims examiner, Mr. Smyth joined National Life of Vermont as brokerage supervisor in New York City. He became a member of his brother's agency for the company at Hartford two years later and in five years was made assistant general agent to Harold Smyth. He was with the Red Cross from 1943 to 1945 and on his return was appointed agency assistant at the home office. He was elected an officer of the company in 1949 as assistant superintendent of agencies and six months later was elected to his present post.

Trullinger to Ohio State

Ohio State Life has appointed Robert S. Trullinger general agent at Harrisburg, Pa. A. P. Mazza, who has been with the Harrisburg agency for 10 years, will continue as agency manager. Mr. Trullinger has been with New England Mutual. He is a director of Harrisburg Assn. of Life Underwriters.

Hlawatsch N. Y. Group Chief

William J. Hlawatsch has been appointed resident group manager of Security Mutual Life of Binghamton for the metropolitan New York area, at 15 East 40th street.

He has been in insurance since 1941. During the war he served in the navy and the army transportation corps.

Carl W. Kotter has gone with Prudential as assistant manager of the Payne agency at Los Angeles. He is a navy veteran and has been in the life insurance business in Los Angeles.

Provident Mutual has appointed William N. Tolleson, Jr., agency supervisor at Dallas. He started with Equitable Society in 1941. After several years in its group department, he was appointed district manager at Tyler, Texas, and later agency group supervisor. He is a navy veteran.

Keith Skelley, is starting a new agency for Lincoln National at Oklahoma City.



Pomeroy Opens Guardian Agency at Miami Beach

Guardian Life has appointed Richard S. Pomeroy, III, general agent of a new agency at Miami Beach, Fla. Mr. Pomeroy has been general agent for Penn Mutual at Miami since 1945. He entered the business with Penn Mutual at the home office in 1932. In 1939 he went with the New York premium collection office. He was made a division manager in 1939 and became office manager at Rochester the same year. He became assistant general agent in Rochester in 1943 and achieved the C.L.U. designation in the same year. He is a past president of Rochester Assn. of Life Underwriters, Florida C.L.U. and the Miami general agents and former vice-president of the Miami association.

Great-West Appoints Two

Ernest H. Reed, manager at Fort William of Great-West Life, has been transferred to Kitchener, Ont., to manage a newly-opened branch. Grant L. Thain succeeds him. Mr. Reed has been with Great-West 22 years and a manager since 1946.

Pacific Mutual has assigned W. L. Boyle, formerly claims representative at Kansas City, to its Seattle claims office. He has been with Pacific Mutual since 1948. He succeeds Lloyd F. Lundstrom, recently recalled by the navy.

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QUALITY Company

The Highest Rating . . . Mutual
Over Half Century Experience
Over \$320,000,000 Insurance
Over \$110,000,000 Assets
Over \$ 9,000,000 Surplus
Full Level Premium Basis
Sub Standard Underwriting
Direct H. O. Prem. Collection
Very Low Net Cost

QUALITY Compensation

Highest for Life Underwriters
Outstanding for General Agents
Commissions well vested
Liberal Retirement Pensions

QUALITY Training

Home Office Group Training . . .
For the New Life Underwriter . . .
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Refreshers for Career Men
Re-Training for General Agents

QUALITY Territory

Very often possible . . .
For the Ambitious Man
Who wants to build
A Quality General Agency
With very few quality men
Right in his own Territory

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A MUTUAL COMPANY
From Every Angle - One of the Best



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| <input checked="" type="checkbox"/> Medical and Surgical Reimbursement | <input checked="" type="checkbox"/> Brokerage |
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Registered Life Protection

Republic National Life Insurance Company

Theo. P. Beasley, President

Home Office: Dallas

Life insurance in force exceeds \$310,000,000.00

GLOBE LIFE INSURANCE COMPANY OF ILLINOIS

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SALES MEETS

Six Regionals for Mutual Benefit

About 450 general agents and agents of Mutual Benefit Life have qualified for regional conferences to be held at Skytop, Pa., June 7-8; Edgewater Beach Hotel, Chicago, and Lookout Mountain, Tenn., both June 21-22; St. Louis, June 25-26; Lake Tahoe, Cal., June 28-29, and Montauk Manor, L. I., June 29-30. The general theme will be: "This I Believe."

Each meeting will open with a talk on "Life Insurance Because," which will restate the basic concepts of life insurance and reasons why it is the best means of finding financial security, despite present conditions. Speakers will be W. H. Gaither, Charlotte, N. C.; L. B. McEwen, Nashua, N. H.; E. L. Reiley, Philadelphia; Frank C. Hughes, Milwaukee; W. Thomas Thach, Oklahoma City, and Thomas G. Murrell, San Francisco.

Show Use of Referred Leads

"One Submitted Case Equals 18 Prospects," showing the development of referred leads using specific examples in a typical sale, will be the subject of P. H. Zimmerman, Buffalo; Campbell Chase, Grand Rapids; Laurance W. McDougall, director of management training; Robert E. Simon, Miami; T. R. Milligan, Seattle, and John H. Ames, New York-Youngman.

At each meeting an agent who successfully conquered the business uncertainties and problems of the war period will tell how his experience can be applied today. Paul H. Day, Newark; William E. Wright, Toledo; Joseph G. Weill, Louisville; John R. Schwarz, St. Louis; Robert C. Gilmore, Hartford, and Bruce M. Gorsuch, Los Angeles, will be the speakers, talking on "I've Gone Through This Before."

A highlight the first day will be a round table session on direct mail prospecting and sales opportunities. Each conference group will be divided into three units, so that all will participate, with a top-notch agent as moderator.

Business Insurance Session

Speakers the second day on specific phases of the business insurance market, "The Land of No Competition," will be: M. V. Henkel, Newark; Max M. Matson, Cleveland; W. N. Thurman, Atlanta; Albert I. Stix, St. Louis; Don H. Waterhouse, Boston, and H. J. Tibbits, Spokane.

"What Are Lives Leaders Made Of?" will be the subject of Hunter McGeary, Pittsburgh; C. E. Hodgman, Detroit; E. Darrel Hill, Lexington; C. J. King, Kansas City; George D. James, Jr., Albany, and H. Leon Villinger, San Francisco.

NEW DEVELOPMENTS

Another feature of the second session will be a panel discussion on "Putting Today's Objections to Work for You."

New developments in two fields will be discussed by home office men. Plusses of "Your New Disability Income Field" will be presented by W. Franklin White, underwriting executive; Harry Petty, assistant secretary; W. F. Ward, associate mathematician, and Dr. J. Randolph Beard, medical director.

Banquet Speakers Listed

Further information about "Begin Now—to Enjoy Tomorrow," the company's recently published book on preparing for retirement, will be given by Vice-President H. G. Kenagy, Mildred F. Stone, director of policyowner services, and Grant F. Sharpe, business insurance consultant.

President John S. Thompson, Counsel John J. Magovern and Mathematician James R. Trimble will speak at the banquets. Vice-president Richard E. Pille will be the closing speaker at four

meetings, and John D. Brundage, director of agencies, will do the summing up at the others.

August C. Hansch, director of agency personnel, is chairman of the home office committee planning the conferences.

N. W. Mutual Meeting Set

Assn. of Agents of Northwestern Mutual Life will hold its annual meeting at Milwaukee July 23-25. C. A. Seys, Grand Rapids, is president, and M. J. Koch, Cincinnati, is chairman of the committee in charge.

Chicago, Cleveland Lead in Ordinary Sales Advances

Chicago showed the greatest rate of increase in ordinary life sales among the largest cities during April with a gain of 23%, according to L.I.A.M.A. Cleveland was second with a 22% gain and led for the four months with a 26% gain. The big cities stood as follows, with the first figure representing the April increase and the second figure representing the four months' increase.

Boston 8, 18; Chicago 23, 21; Cleveland 22, 26; Detroit 6, 16; Los Angeles

12, 16; New York City 18, 13; Philadelphia 9, 17; St. Louis -2, 4.

Among the states, Idaho showed the greatest rate of increase in ordinary sales in April with a 22% gain. Sales in both Arizona and New Jersey were up 19%. New Hampshire led with an increase of 27% for the first four months and Idaho had a 25% record.

Mont. Code Pamphlet

Copies of the Montana insurance laws, brought up to date, will be available in pamphlet form in about three weeks, according to Commissioner Holmes.

Before a manpower crisis hits **your** office

provide the **Added Business of** **AUDOGRAPH** dictation! **Capacity**



Ever consider the possibility of a manpower crisis in *your* office?

The growing demands of the Defense Program are already having their impact on offices throughout the country. This may strike *you* sooner than you think!

Already solving the problem for thousands upon thousands of offices is **AUDOGRAPH** dictation... for the **A B C** (added business capacity) of **AUDOGRAPH** means increasing office output (up to 30%) without adding to personnel.

No better way of assuring the steady flow of office output than meeting the problem *before* a dearth of competent personnel finds *you* shorthanded. To discover the best means of licking the problem, mail the coupon, *today!*

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*We regret that we cannot always deliver **AUDOGRAPH**s without delay. But demands have exceeded all precedent... and these days we're also devoting much of our efforts and raw materials to national defense work. So—if you're waiting for delivery of your new **AUDOGRAPH**s — won't you please be patient? You'll find them well worth waiting for!*

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ELECTRONIC
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● THE GRAY MANUFACTURING COMPANY, HARTFORD 1, CONNECTICUT

● Send me Booklet 6-H—"Now We Really Get Things Done!"

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● Title..... Firm.....

● Street..... City.....

AUDOGRAPH sales and service in 180 principal cities of the U.S. See your Classified Telephone Directory—under "Dictating Machines." Canada: Northern Electric Company, Ltd., sole authorized agents for the Dominion. Overseas: Westrex Corporation (export affiliate of Western Electric Company) in 35 foreign countries.

TRADE MARK "AUDOGRAPH" REG. U. S. PAT. OFF.



AMONG COMPANY MEN

McDonald Named Assistant Treasurer of N. W. Mutual

J. P. McDonald, since 1943 agency secretary of Northwestern Mutual, has been appointed assistant treasurer. He will supervise the expansion of present activities relating to general agency office procedures and financial operations and promote general agency cost analysis work. He will act as treasurer of the company's retirement plans for its agents.



J. P. McDonald

Mr. McDonald is a graduate of the L.I.A.M.A. school and has served on its committee on agency field costs for many years. He started with Northwestern Mutual in 1925 in the secretarial department and as field auditor visited general agency offices throughout the country. In 1935 he was transferred to the agency department and as agency secretary in recent years, he has been responsible for administration of the contract and statistical divisions, in addition to his supervisory field duties.

C. C. Gay Agency Director of Farm Bureau Group

Chester C. Gay has been named director of agencies for the Farm Bureau insurers of Columbus. He joined the Farm Bureau as an agent in 1934, and has served successively as district manager, special life agent, field supervisor, state agent, and superintendent of agencies,

and has worked in Ohio, Vermont, Pennsylvania, West Virginia, Connecticut, Rhode Island, and New York.

Northern, Seattle, Retires Sargent, Raises Mitchell

J. H. Sargent has retired as secretary of Northern Life of Seattle. Mr. Sargent, who had been admitted to the bar in Nova Scotia, started with the company in 1908. He became assistant secretary in 1911 and secretary in 1924.

Walter L. Mitchell, assistant secretary and superintendent of the policyholders service department, has been promoted to secretary. Mr. Mitchell served in the first war and joined Northern Life in 1924. In 1928 he became supervisor of the policyholders service department, and in 1948 assistant secretary.

W. Frank Horne has been named assistant vice-president. He started with the company in 1913. Following service in the first war he was made assistant in the claims department and then was placed in charge of claims work. He continues in charge of the claim division.

Litz Resigns Agency Post

A. Walton Litz has resigned as vice-president and agency director of Union Life of Little Rock. His future plans have not been announced. Mr. Litz started in the business in 1923 at Dyersburg, Tenn., with American National, eventually becoming general agent there. He was appointed general agent in 1928 at Nashville by Great Southern Life and in 1939 became manager for Franklin Life at Nashville. The next year he was appointed manager of ordinary agencies by Commonwealth Life. He took over the Union Life job in 1944.

Mr. Litz is a C.L.U. and a former trustee of American Society. He is a

past president of Tennessee association, Nashville association and the Nashville managers.

Malcolm C. Young Retires; With John Hancock 38 Years

Malcolm C. Young, a second vice-president of John Hancock, has retired



M. C. Young

after 38 years with the company. After his appointment as a district agent at Philadelphia in 1913, he successively served as assistant district manager, home office inspector, field supervisor, supervisor of agencies, regional manager, manager of district agencies and director of district agencies. He was elected a second vice-president in 1946.

Mr. Young is chairman of the combination companies section of American Life Convention and served as chairman of the combination companies committee of L.I.A.M.A. in 1949.

His father, Arthur, was with John Hancock at Philadelphia 35 years, and his brother, A. C. Young, was manager of the Germantown, Pa., district office for many years, until he retired in 1949. His son, J. Nelson Young, is now supervisor in the northern New England region.

Bone Ordinary Division Head

Theron A. Bone has been appointed manager of the ordinary department of State Capital Life, Raleigh, N. C. A graduate of Duke University, he entered life insurance in 1932 with Life & Casualty.

Frensley to Am. Reserve

Frank W. Frensley, Jr., has been named agency vice-president of American Reserve Life of Omaha. He has been superintendent of agents for Union Life of Little Rock. He entered life insurance in 1940 and served in the army. He has been an agent, field assistant and regional supervisor.

ACCIDENT

DeYoung and Kummerow Open Chicago Agency

Jay DeYoung and Walter C. Kummerow on June 5 will open an A. & H. agency at Chicago as DeYoung, Kummerow Co., with offices on the ground floor at 330 South Wells street. They represent as general agents American Casualty, Great American Indemnity, Home Indemnity, American Health of Baltimore, and Bankers National Life. They expect to add more companies to their agency and are going to feature the programming of A. & H. insurance and facilities for a variety of coverage in one office. Along with Mr. DeYoung as president of the agency and Mr. Kummerow as vice-president, Mr. DeYoung's two sons, John E. DeYoung and Norman DeYoung, will be secretary and treasurer respectively.

The agency will open up the state for American Health and for Bankers National Life.

Mr. DeYoung was manager of the Chicago A. & H. branch of Continental Casualty for 12 years and Mr. Kummerow was in charge of production in that branch during much of that period. Mr. DeYoung entered the A. & H. business as an agent with Continental Casualty at Chicago in 1926 and Mr. Kummerow entered the business in 1936 as a home office underwriter with Continental Casualty. Both men are past presidents of Chicago A. & H. Assn., and Mr. DeYoung is on the board of International Assn. of A. & H. Underwriters.

Associated in the agency as supervisors are two other men formerly in the Continental branch, Edward G. Hilbrandt and Lee R. Zoeller.

The agency is affiliated with Jay DeYoung & Associates, metropolitan supervising general insurance agency at Chicago, which has been operated by Mr. DeYoung and his two sons.

Elect Dugan at St. Louis

John A. Dugan, General American Life, was elected president of St. Louis A. & H. Underwriters Assn. at the annual meeting last week. Hal D. Miller, Mutual Benefit H. & A., was named vice-president; Joseph A. Redel, Columbian National Life, secretary, and Fred E. Maginity, American Life & Accident, treasurer.

Speaker was Jack E. Rawles, assistant superintendent of agencies for Reliance Life, who contended that agents should concentrate more on selling protection rather than benefits if government encroachment is to be staved off.

Mr. Rawles said that basic protection is the foundation of the insurance business and because of over-emphasis on certain benefits, insurance premiums are often made higher than they otherwise would be, mentioning as an example the extra charge for hospitalization insurance due to the inclusion of maternity benefits and the stress that has been laid on them.

Personal persuasion should be relied upon in selling more than the company advertising, Mr. Rawles added. He said there is no question that advertising and sales material in the A. & H. field have gone ahead of life insurance, but he remarked that salesmanship has failed to keep up with the pace.

Extends Medical Expense Plans

Pacific Mutual's prepaid medical expense plans, originally restricted to groups of 10 to 24, now are being issued to larger employee groups of up to 49 workers.

Martin W. Deyo, supreme court justice, has been named a director of Security Mutual Life of Binghamton.

WANT ADS

Rates \$12 per inch per insertion—11 inch minimum. Limit—40 words per inch. Deadline Tuesday noon in Chicago office — 175 W. Jackson Blvd. Individuals placing ads are requested to make payment in advance.

THE NATIONAL UNDERWRITER
Life Insurance Edition

GENERAL AGENCY OPENINGS

Substantial basis for qualified men — with proven success record in recruiting and management.

Top nation-wide company, with group and all Accident & Health Coverages.

Five current openings:

Two in metropolitan California cities — two in Texas — one in Oregon.

Replies strictly confidential and any enclosures showing accomplishment returned upon request.

Address F-20, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

WANTED

A man to head New Business Department experienced in Underwriting, both life and accident and health. This is an excellent opportunity in a fast-growing young company in the Midwest.

Give full experience and salary expected. Address F-48, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

WE ARE SEEKING

A General Agent to represent us in Missouri for either Life—Health and Accident—Hospitalization or all three. Unusual opportunity with top commissions and vested renewals. Address F-49, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

IN JUST ONE YEAR

United Benefit

HAS TAKEN GREAT STRIDES

	1949	1950
INSURANCE IN FORCE	\$734,861,192	\$813,367,610
TOTAL ASSETS	119,435,819	137,796,837
POLICY & OTHER RESERVES	108,988,947	123,007,655
SURPLUS TO POLICYOWNERS	10,446,872	14,789,182

The twenty-fourth annual report of one of America's Foremost Life Insurance Companies is a story of record-breaking growth made possible by offering —

- — COMPLETE LINE OF COVERAGES
- — LIBERAL CONTRACTS
- — BROAD SERVICE FACILITIES
- — MODERN SALES TOOLS

United Benefit Life Insurance Company
OMAHA, NEBRASKA

Celebrating Our Silver Anniversary

Pearson of N. Y. Journal to N. Y. Department

A. J. Bohlinger, New York insurance superintendent, has appointed Carl O. Pearson, associate insurance editor of the New York Journal of Commerce, special assistant, effective June 15.

A native of Chicago, Mr. Pearson was educated in public schools there and Northwestern University. He started his business career with the Chicago Journal of Commerce. In 1939 he was appointed assistant insurance editor and two years later was transferred to New York City as eastern insurance editor.

He joined the insurance editorial staff of the New York Journal of Commerce in 1943 and most recently has been associate insurance editor. While with the Journal of Commerce, Mr. Pearson covered the meetings of the National Assn. of Insurance Commissioners as well as company associations.



C. O. Pearson

Larsen Denver President; George P. Williams Honored

Denver Assn. of Life Underwriters has elected A. L. Larsen, Acacia Mutual president; Edward G. Robertson, Prudential, vice-president; and Graham R. Espey, Equitable Society, secretary. New directors are John Hartley, Massachusetts Mutual; Irwin Ruppel, Security Life & Accident, and Frank P. O'Donnell, Union Central.

George P. Williams, manager of Union Central, a past president of the Colorado and Denver associations, a former national committeeman, and long active in association affairs, was presented an honorary life membership in the form of a gold-plated membership card. He also was presented a morocco bound album of congratulatory letters from his friends and co-workers, both local and national.

The theme of the presentation was that Mr. Williams was being presented a "paid-up-policy" for his many years of outstanding contribution to the business, and that the letters represented dividends which he had accumulated over the years. The presentation was made by the outgoing president, William O. Adams.

5,000th Manager Graduated at 102d L.I.A.M.A. School

The 5,000th manager to complete a school in agency management was graduated from the 102d L.I.A.M.A. school held May 14-25 at Atlantic City. According to the alphabetical enrollment, he is Wilmer N. McKibben, New York Life, Erie, Pa. In a special ceremony he was presented an inscribed clock. There were 80 managers and home office agency officials at the school, representing 29 member companies.

Elected as class officers were: President, Robert A. Parish, superintendent of agencies of Connecticut General; vice-president, C. Kenneth Catlin, Phoenix Mutual, New Haven; secretary, Arthur M. Niner, New York Life, Poughkeepsie, N. Y.; treasurer and sergeant-at-arms, Wideman E. Durham, Life of Virginia, Greenville, S. C.

Lewis W. S. Chapman, director of company relations, was in charge of the school. The staff included Frederic M. Peirce, associate director of company relations; Burkett W. Huey and Brice F. McEuen, senior consultants, and Lawrence W. Jackson, consultant.

Kenneth K. Pound, president of Great Southwest Life of Phoenix, has been elected president of Assn. of Arizona Insurance Companies.

New Agent Training Booklet Published by L.I.A.M.A.

"Why Men Buy," another agent training booklet, has been published by the Life Insurance Agency Management Assn.

Written principally for the new agent, it is an affirmation of why he is in the life insurance business and shows him the particular financial needs he is qualified to fill for his prospects. Part of the text is a simple narrative relating how an average family gains security

through a planned life insurance program. All the major needs for life insurance are pointed out in other chapters.

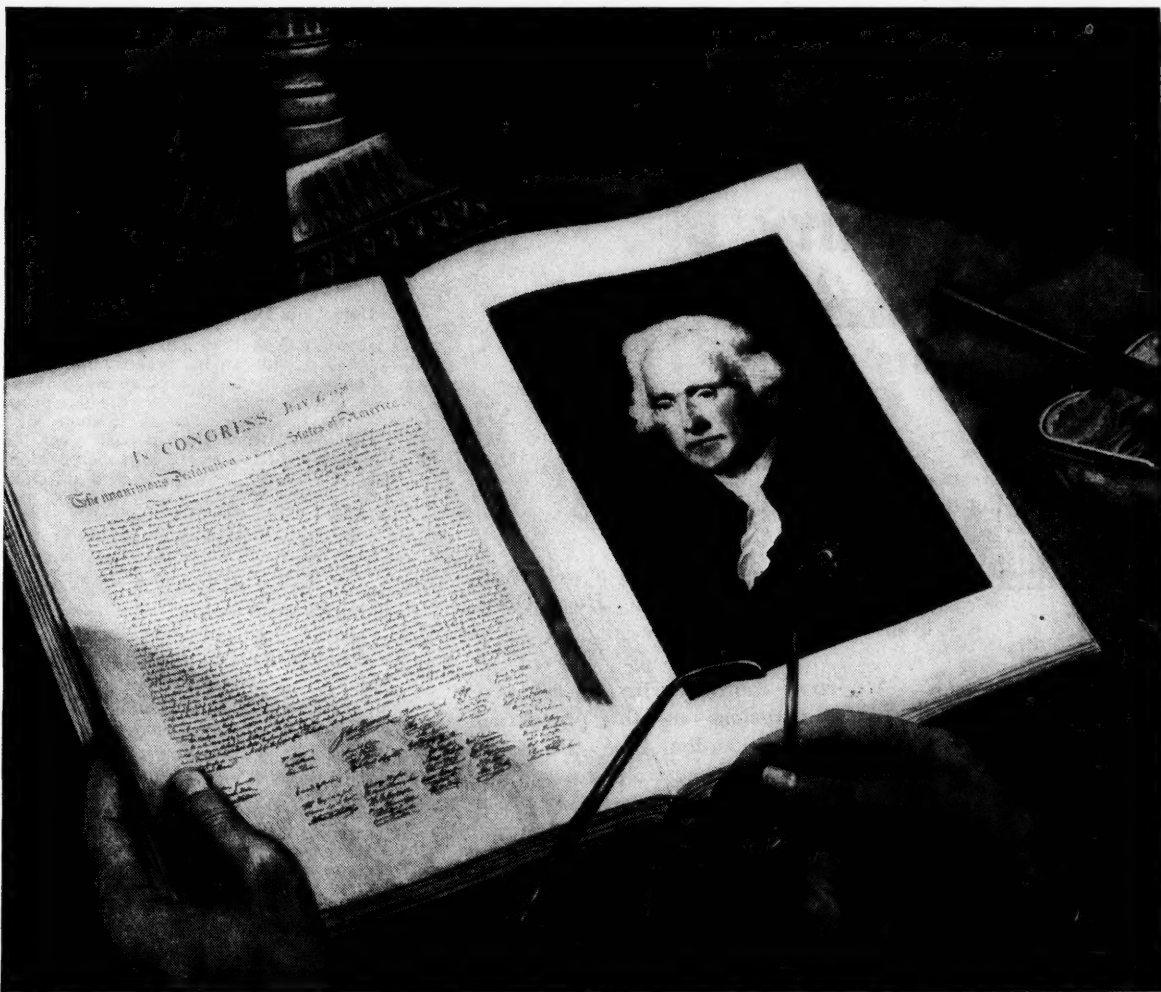
It is based on an earlier publication, "The Problems of Life and Living," which was a part of the "Successful Selling" series widely distributed to member company representatives a few years ago. It is designed to fit into company training plans for the beginning agent.

Burkett W. Huey, senior consultant, is the author of "Why Men Buy" which

has been distributed with the managers handbook.

Chicago Golf Dates Set

Dates for golf parties have been set by associated groups of Chicago Assn. of Life Underwriters. Life Agency Managers will hold their party at Elmhurst Country Club June 7, the Group Supervisors at Mid-West Country Club June 11, Life Agency Supervisors at Itasca Country Club June 15, and Chicago Life & Trust Council at St. Andrews June 19.



He looked tomorrow straight in the eye

SOMETIMES I wish that Tom Jefferson were here to talk things over. I think he'd know what is on my mind.

Tom lived in a time of trouble, just as we do. He knew war and the threat of war, and that unquiet sense of a nameless dread in the air. He knew what it means to go to bed at night never knowing if the things you care about will still be there in the morning.

And yet, if I read my book right, nobody ever saw Tom worried. Nobody saw him scared. Nobody saw Tom anything but cheerful about the way things were going to turn out.

I think of those uneasy years when Tom and other men of the Colonies were wrestling with an appalling decision: whether the people of this country were ready to stand on their own feet. We know now how right their answer was—but what made Tom so sure, back then?

I think of Tom as our first Secretary of State, easy and confident that his new little republic could hold its own in the world. How did he know, back then?

And I think of Tom in the White

House, facing problems day and night that could mean disaster for a young country, and never doubting the outcome at all.

I think I know why Tom was sure.

Tom had a feeling about the people of this country. He felt that God put good stuff in them, and that freedom brought it out. He never doubted for a minute that in the plain, every-day, self-respecting, unbossed men and women of America there would always be strength enough, and wisdom enough, and courage enough to handle anything fate might deal out.

And Tom meant me. And he meant you.

That's why, sometimes, I wish that Thomas Jefferson might come striding back today, with his big farmer's shoulders and those mild grey eyes of his—back to the America that was once just an idea in his head, and to the people he believed in though they hadn't yet been born.

I'd like Tom to see that he wasn't wrong.

John Hancock **MUTUAL LIFE INSURANCE COMPANY**
BOSTON MASSACHUSETTS

Sales Ideas and Suggestions

"Who Runs Your Sales Life - the Boss or the Bum?"

"Let the real man that is in you take over the job of managing your sales life," Alvin T. Haley, general agent of Massachusetts Mutual at Greensboro, N. C., urged his audience at the windup morning of the company's centennial celebration at New York City.

In a talk entitled "The Boss and the

Bum," he stated that the problem of succeeding in the life business is mostly doing what one knows he should do. If the better side becomes "boss" the real man in each agent will make him do what he should do and stop doing what he shouldn't do.

An agent can progress, he maintained, by doing what the big producers do.

He suggested fixing a sales quota and then striving to reach it a little at a time. A year-long earnings goal can be outlined in terms of weekly volume, calls, or work hours, he said. By sticking to this scheme an agent knows just where he is in relation to his goal.

"Don't be afraid to close," he recommended. "You may be the last life insurance man to talk to that prospect. Maybe he isn't going to die, but he may not be able to pass the medical when the next agent comes around."

Jack H. Braunig, Boston, explained how he uses a photostat on the applications of present policyholders to sell them additional insurance. If residence has changed it may indicate that the policyholder's standard of living has improved. If so, he will need more insurance. If he is contemplating a change for the better it may mean that he is going to get more money. Has his occupation changed? If he has been promoted he will have more money for insurance.

Looking over the application gives the agent a basic familiarity with the prospect's situation and enables the agent to discuss life insurance problems on an informed basis.

Using His Dividends

What does the policyholder do with the dividends on his present policy? If he leaves them to accumulate perhaps he can be induced to use the money to buy more life insurance. If some dividends are being paid in cash then the prospect can be moved into the position, psychologically, where it is a question of how much insurance he will buy, not will he buy, with the dividend.

If the photostat indicates that he paid cash with the application for his present insurance then he will expect to pay cash for the new insurance. If the

answer was "no," the advantage of paying the first premium with the application can be explained to him.

If he has indicated that there is a change in the agent that solicited his first policy it may be that the policyholder is in line for program service since if one has been done and properly followed he would not normally be changing his agent.

Dangers in Specializing

The danger of concentrating on group or pension trust work to the detriment of personal production has been brought out, said Carroll F. Eisenhart, Omaha, by the recent wage freeze which has cut down the income of producers specializing in those fields. But employee benefit plans do pay sizable commissions and have substantial by-products, he explained. One of his suggestions was to discuss these plans with the man able to make the decision on buying them or with the men to whom he delegates authority so that the top man knows exactly what is going on.

Brooks C. White, Providence, advised selling term insurance to newer and younger businesses when that is all they can afford. Older and stronger corporations may need higher premium forms and are usually better able to pay for them.

J. Nedra Schilling, Harrisburg, explained how she turns package approaches into a programming discussion either immediately or in the near future. Maurice T. Paine, Chicago, was chairman of the panel.

OPPORTUNITY

AWAITS YOU IN MICHIGAN AND OHIO

You'll like our financing plan, with liberal salary arrangement which enables the General Agent to build solidly by attracting career men.

Among many advantages are a well coordinated Training Course . . . Home Office Schools and Field Training.

Attractive contract with liberal first year commissions—monthly production bonus—fine Pension Plan—Successful Sales Aids and incentive plans.

If your present opportunity is limited write for details of our General Agency plan in Michigan and Ohio.

The **OLD LINE LIFE**

Insurance Company of America
HOME OFFICE: MILWAUKEE WIS.

Life • Accident • Health • Hospital



inspiring... in programming, are Pacific Mutual's complete personal protection plans. One reason—ACCIDENT & SICKNESS DISABILITY INCOME puts living action into cold-figure analysis.

Pacific Mutual

LIFE INSURANCE COMPANY
HOME OFFICE—LOS ANGELES, CALIF.
Doing business only through General Agencies located in 40 states and the District of Columbia



Says Life Man Sells More Than Merely Life Insurance to His Policyholders

It is a mistake to think that the life salesman merely sells life insurance. He sells service, income, maintenance and peace of mind, Neville Johnston, Western Reserve Life, told Austin, Tex., cashiers in speaking on "What the Life Insurance Agent Sells." He gave several examples from his own experience:

"A doctor was killed in an automobile accident, leaving four daughters and a son. His brothers and his father did what they could. An unmarried uncle of the boy came to me and said his father and brothers had enough government bonds to assure the education of the children through high school. He asked me what he could do. He said they all wanted the boy to become a doctor. I wrote the company for a special plan to cover the boy from 21 through 25. This cost the uncle \$15 per month.

"What was he buying? He was not buying life insurance. He was buying service. He has since married and has bought a policy on his life for his little girl. He bought peace of mind. He has bought money for future delivery for his nephew and his daughter.

Rental Property, Stocks Not Enough

"A garageman who had been successful in business and was in good financial circumstances asked me to come and see him. He wished me to come and talk with him and his wife. He said they were getting old, that they had rented property and seemingly enough income to assure comfort. He said, however, a depression might come, that rental property might be vacant. They wanted assurance of income for his wife as long as she lived. I received a \$5,000 premium. What did he buy? He bought maintenance.

"A 50-year-old man who had his money invested in the stock market told me he planned to retire at 60 and wanted something to guarantee him an income so long as he lived if he lost everything he had in the market. He bought a policy on the 15-year pay plan

that cost him approximately \$500 a year. What did he buy? He bought peace of mind for himself and his wife.

"I met an old schoolmate in a barber-shop. He asked me to come to see him. He bought a \$10,000 policy with waiver of premium. Later, he entered business with others. He called me in again and bought a policy to protect his wife and four daughters. He came to own \$180,000. This friend was broke for a time. He came back, but he can not buy more life insurance. However, he has the insurance providing an income for his wife and daughters. Always there was the thought of protection for them.

"A doctor who gave me an application covering an additional \$25 per month for retirement told me he was not ready to talk to me. Later I went back. He said that he had two children, a girl 6 and a boy of 4 who was subnormal mentally. He said that as long as his wife lived he had no fear, but if she should die young he wanted to assure an income for the boy. He was then paying \$1,800 in premium. I suggested, since the court would appoint a guardian for the boy, that he either rearrange some of the insurance he had for the benefit of the boy or buy new insurance. He bought a policy providing \$100 a month for the boy. This doctor was not interested in life insurance. He was interested in a life income for his boy.

Boy Impressed by Sales Talk

"A new agent asked me to go with him to see another doctor who had formed a partnership. I went with the agent to the home of the doctor. The boy listened attentively to all that was said. We left with an application for \$28,000. The doctor laid the receipt for the premium on the piano, and as we looked back, we saw the boy looking at the receipt.

"I was sent a change of address on a policy owner. The newcomer lived in a small upstairs apartment. I asked the man if he could save money for an income for his wife and daughter. He

bought a \$2,000 policy, which meant as much to this truck driver as would a larger policy to those with more income. "People buy income for loved ones, peace of mind, service."

Triple-Pool Plan for Civilian War Deaths

(CONTINUED FROM PAGE 1)

was set up last July and a sub-committee under the chairmanship of Samuel Milligan, vice-president of Metropolitan Life, has been at work on the plans for the pooling of catastrophe risks since that time.

The spring meeting drew an attendance of about 150 to Virginia Beach. The morning board meeting was followed by an afternoon informal discussion where L.I.A. Manager Bruce E. Shepherd was moderator. Subjects included federal income tax, life insurance market trends, and the activities of the Health Insurance Council. That evening there was a cocktail party.

Thoré Moderates Forum

At the Friday morning session, Eugene M. Thoré, general counsel, was moderator. Topics included inflation control, credit restraints, interest rates, wage stabilization, N.S.L.I., and the status of agents under social security and pension plans.

Life insurance companies have risen to great economic power, said A. A. Berle, professor of law at Columbia University, commenting on the phenomenal growth of the business. He was particularly impressed with this accomplishment despite the lack of the profit motive which animated the Wall Street bankers of years ago. No life company officers are going to get to be millionaires, he pointed out, since they are all on salary. He discussed the responsibilities their trustee function involves.

The meeting concluded with an address by Admiral William M. Fechteler, commander-in-chief of the U. S. Atlantic Fleet, in which he described the operations of his command.

Recognizing Group Man's Importance

(CONTINUED FROM PAGE 1)

tainly been dispelled. There has, it is true, been a whole new class of men come up through the group ranks since the war but most of them are not yet experienced enough to be of the maximum value to the companies. There is a shortage of good group men and they know it and many of them are now asking for and getting a higher basic salary than ever before. The trend has definitely been toward higher basic or guaranteed income in addition to production bonuses.

There was a day when the group man was considered as holding a side-line over-head job with the insurance company. It was felt, and to an extent rightly so in those days of uncomplicated group cover, that the ordinary life insurance agent could sell group insurance without much help from the home office. However, since those days, the group business has grown from a side-line to a main-line. The coverages have become much more complex, covering the casualty field and forcing a good group man to know not only insurance but pensions to hold down his job. Some of the old-timers who refused to remain students have dropped by the wayside. There is too much to know about group insurance for the ordinary life insurance producer to do much of a job of marketing it without the help of a group man.

Many more companies have come to consider group business vital to their success and understand that no matter how good a company is, no matter how good its policies are and no matter how able its direct salesmen, it will not sell group insurance in a given market

without employing a good group man in that area.

The group business has become hellishly competitive as well as complex. In this tough competition, the group man plays the major role. Not only must he know insurance and pensions, but he must have a wide acquaintance and good standing among the brokers and agents in the town, must understand the internal workings of the businesses solicited for group insurance, must be an able salesman himself as well as a technician and semi-actuary, must be acquainted with the niceties of law, and must be something of an expert on labor matters and acquainted with union procedures and union leaders in his town. Such a man obviously has a right to consider himself a key man. Obviously, also, a company entering the group business or trying to build up its group department cannot look to beginners or even men of a few years' experience to find the kind of men necessary to supervise group sales in a given area. Youngsters may be all right, where they can be found, for servicing groups already in force, but the group man who accompanies the agent and represents his company before the public has got to be an exceptional individual.

It was inevitable that even as group

insurance has arrived, the group man would come into his own.

Insurance Credit Restraint Committees Are Expanded

WASHINGTON—The voluntary credit restraint committee, operating under auspices of federal reserve board, has named as alternate members of the eastern insurance committee Herbert Adam, vice-president Penn Mutual; Irving G. Bjork, vice-president Connecticut General; H. C. Hagerty, financial vice-president Metropolitan; C. F. Nettleship, Jr., second vice-president Columbian National; F. P. Samford, Jr., assistant vice-president Liberty National; H. V. Schenck, vice-president Life of Virginia; and Arthur Phelan, vice-president Federal Reserve Bank of New York.

D. M. Morgan, president Northern Life, Seattle, has been added to the west coast committee, with these alternates: T. S. Burnett, vice-president Pacific Mutual; George Armstrong, treasurer West Coast Life; W. P. Stalnaker, vice-president Standard of Oregon; Horace W. Brower, president Occidental of California; Eugene P. Watkins, vice-president Beneficial Life; Miles S. Johns, vice-president Northern Life; R. E. Everson, assistant vice-president

Federal Reserve Bank of San Francisco.

A. & H. Fraternal Bills Signed by Pa. Governor

HARRISBURG—Insurance bills signed into law by Gov. Fine further define group life insurance and substitute the CSO table in Pennsylvania for the American Men Ultimate table; regulate group A. & H. by allowing two or more employers or labor unions to act as trustees in handling group A. & H. policies; permit A. & H. policies to increase the maximum benefit from \$45 to \$55 a week and also provide up to \$150 for hospital or medical expenses; impose additional regulations on A. & H. underwriting in line with the National Assn. of Insurance Commissioners model A. & H. legislation; regulate the transfer of excess insurance funds to the expense and other funds of fraternal and beneficial societies and provide for the consolidation of any society's funds, also regulate reports of the valuation of death benefit fund obligations and regulate reserves and contributions for benefits.

The laws generally bring Pennsylvania group statutes into line with the majority of laws in other states on these subjects.

Now in our  50th Year

BIRTHDAYS...

A lot of folks begin to get self-conscious about their age when they get up around 50, but we're not.

In fact, we're celebrating our 50th year right now, and the way we're going, it will be the best year in our history.

Of course 50 years isn't very old as life insurance companies go, but in spite of our youth, we are the 18th largest in America based on total life insurance in force.

The NATIONAL LIFE and ACCIDENT Insurance Company
INCORPORATED



LEGAL RESERVE FRATERALS

New Designees Swell F.I.C. Ranks to 876 Members

The following is a list of the fraternal field representatives of the various societies in the Fraternal Field Managers Assn. who have completed requirements for the F. I. C. designation, bringing the total number of designation holders to 876.

Aid Assn. for Lutherans, Reuben H. Hogenson, Robert C. Schumann, Henry R. Dodge, Carl J. Rennekamp, Edwin F. Stoppenhagen, Orson V. Wall, Adrian Prochnow, Walter J. Winterhoff, Armin E. Hieber, Delford T. Precht.

Fidelity Life Assn., Charles A. Charlton, Howard Hoppe, John R. Corcoran. Independent Order of Foresters, Ernest H. Jater.

Lutheran Brotherhood Has 8

Lutheran Brotherhood, Rev. Clarence E. Naugle, Allen H. Thomas, Charles O. Davis, Richard M. Given, Luther R. Hocker, Fred E. Plequette, Horace A. Scheumann, Melvin G. Aurich.

Woodmen Circle, Mrs. Violet Pendleton, Mrs. Eloise M. Traylor.

Woodmen of the World, Omaha, Loyal E. Bowers, Joseph B. Grezaffi, Gene D. Ray, Charles J. Fry, Jack E. Collins.

Canadian Fraternal Assn. Elects Reault

Canadian Fraternal Assn., meeting at Montibello, Que., elected J. E. Reault, public relations director of Macca-bees, as its president. Other officers are: Robert Bigelow, International Order of Foresters, Toronto, vice-president; Claude H. Fitch, Reliable Life Society, Hamilton, secretary-treasurer.

Mr. Reault, who is in the home office of Macca-bees, is a past president of Michigan Fraternal Congress, of the Fraternal Investment Assn. and of Michigan Actuarial Society. He is a member of the National Fraternal Congress committees on annual statement blanks and on valuation of securities. He has handled insurance department and legislative matters for the Macca-bees in the U. S. and Canada since his resignation in 1936 from the Michigan insurance department.



J. E. Reault

Community Service Is A "Plus" of Woodcraft

All recent Head Camp meetings reported great appreciation of the many civic services Woodmen render through the Society's Fraternity in Action program.

This "plus" of Woodcraft builds prestige and attracts more men and boys to participate in these fraternal and civic activities while they enjoy safe, sound, legal reserve life insurance protection at cost.

WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY

Omaha, Nebraska

Makes First Polio Payments

Modern Woodmen has made three polio benefit payments under the plan adopted in February by which all present and future policyholders are covered for \$250 each, without cost, when polio is contracted and an additional \$250 if the attack results in crippling after-effects or in death. The payments were made to one adult and two juvenile members.

ASSOCIATIONS

W. D. Davidson Is Slated as Chicago Assn. Chief

The nominating committee of Chicago Assn. of Life Underwriters has proposed William D. Davidson, Equitable Society, for president. Other nominees are B. H. Groves, Travelers, 1st vice-president; Russell C. Whitney, Connecticut Mutual, 2nd vice-president, and Freeman J. Wood, Lincoln National Life, treasurer. Officers will be elected by mail ballot prior to the annual meeting scheduled for June 21.

Plan Kan. Training School

Kansas Assn. of Life Underwriters will hold its annual leadership training school for local association officers at Emporia June 23. Cecil Safford, Federal Life and State Farm Life, president of the Emporia association, is in charge of arrangements.

Instructors are Elliott Belden, Franklin Life, president of the Kansas association; Vaughn Kimball, New York Life; Ralph Willcott, Business Men's Assurance; Rex Lear, Farmers Life; Martin Miller, Mutual Life, and John Coe, Massachusetts Mutual.

Bronx Names Lindenbaum

Morris Lindenbaum, Metropolitan, was elected president of the Bronx branch of the New York City Life Underwriters Assn. at the May meeting, succeeding Benjamin Zuckerman, Prudential.

Mr. Lindenbaum, a C.L.U., has been one of his company's leading producers for the past 13 years.

The rest of the slate includes Joseph J. Gleeson, John Hancock, administrative vice-president; Herbert W. Corbin, Prudential, public relations vice-president; Howard Miller, Prudential, educational vice-president, and William R. Christgau, Metropolitan, secretary.

Lexington, Ky.—H. E. St. Clair, editor of the Diamond Life Bulletins Agents Service, outlined what a man needs to have in his mind and in his thoughts, if he is to be a career life insurance man.

Green Bay, Wis.—Another L.U.T.C. class will be sponsored next fall by the

Northeastern Wisconsin association and a second year class will be instituted if enough interest is found. S. A. Kesky, Continental Assurance, is chairman of the educational committee. Tim Blaney, Northwestern Mutual, will be the instructor of the new first year course.

Leavenworth, Kan.—William J. Luff, Prudential, has been elected president, succeeding Madison Letts, New York Life; E. Bruce Brunson, Northwestern Mutual, vice-president; Don Weidemeir, National L. & A., secretary; Steve Nowowiejski, Prudential, state committeeman, and Mr. Letts, national committeeman.

Wichita—New officers include: President, Maurice Coulson, Penn Mutual, to succeed Herbert P. Lindsley, Occidental of California; 1st vice-president, John Coe, Massachusetts Mutual; 2nd vice-president, William Quinlan; secretary, Joe Ledgerwood, and state committeeman, John Kinchele.

Harold Null, Wichita investment banker, economist and teacher, spoke at the annual meeting.

Knoxville, Tenn.—New officers are: F. G. Denton, Jr., president, succeeding Robert Lockwood; Ray Stanfield, vice-president; David Blumberg, secretary; John Gronseth, treasurer; W. S. Ambrose, national committeeman, and Harry Watson, state committeeman.

Nashville—A. R. Jaqua, director of the S.M.U. course, addressed the May meeting. Votes were cast at this meeting for officers for the new year, but ballots were put in the hands of John Witherpoon, Third National Bank, for safekeeping until the election committee could meet to canvas the returns.

Chattanooga—Following an address by Robert M. Goodall, Jr., secretary of the Birmingham association, on "Finding Your Market," officers were elected: T. C. Cross, president; Alson R. Kemp, 1st vice-president; Joe W. Davis, 2nd vice-president; Dave Flickinger, secretary.

Oklahoma City—Miss Pearle Easley, Massachusetts Mutual, was elected president. Joe M. Pinkerton, Prudential, is vice-president; Charles W. Saulsberry, Great Southern, secretary, and Lawrence Klein, John Hancock, treasurer.

The keynote address was on 17 objections, given by B. N. Woodson, executive vice-president of State Life of Indiana. Mr. Woodson also spoke before Oklahoma General Agents & Managers Club.

Richmond—Patrick M. Mucci, Metropolitan Life, Paterson, N. J., who has been a member of the Million-Dollar Round Table for three years, spoke on "I Am in the Life Insurance Business."

St. Joseph, Mo.—Ray Schellhorn, Prudential, has been elected president; Frank Ott, National L. & A., 1st vice-president; Virgil Gaines, Metropolitan Life, 2nd vice-president; Harold Benitz, Prudential, secretary; John Scrivner, Mutual Benefit Life, national committeeman, and Weldon W. Dillener, New York Life, state committeeman.

Kansas City—The nominating committee has prepared a slate including Sam P. Quarles, Provident Mutual, for president; John G. Phillips, Equitable Society, vice-president; Edward B. Bates, Connecticut Mutual, vice-president; Ralph A. Browne, Great-West Life, secretary-treasurer. The election will be held during the annual field day on June 12 at Belle-Aire golf course.

Allentown, Pa.—The Lehigh Valley association jointly sponsored a meeting with Allentown Kiwanis Club at which Paul Troth, group field assistant of Home Life, discussed the part life insurance plays in the expanding economy.

Denver—Honorary life membership was extended to George P. Williams, manager for Union Central, at a luncheon. He is the fourth man to be so honored by the organization.

Flint, Mich.—The two-year L.U.T.C. work has been successfully completed by a class of 12. E. M. Hurley, Equitable Society, has been chairman of the program, with J. Gorton Milliken and Franklin C. Comins as instructors.

Chicago Heights, Ill.—J. Gordon Michaels, manager for Continental Assurance in Chicago, spoke on business insurance.

Pittsburgh—The Butler branch June 7 will hear Russell R. Shaffer, regional supervisor district agencies department, Prudential, talk on "Prospecting"; Quintar G. Colebank, manager of Prudential's

district 5, will speak on "Kash for You" at a meeting June 12 of the Fayette County branch; "Collect and Detect" will be the topic of J. Lawrence Hanby, Metropolitan Life, Beaver Falls, Pa., at a meeting June 13 of the Washington branch; John A. Erskine, general agent Mutual Benefit Life, will address the New Castle branch June 14 on "Who Buys What?" and Edward Wroblewski, assistant manager Knights Life, will speak on "When to Stop Talking" June 29 before the Beaver Valley branch.

Muskegon, Mich.—"Ladies' day" was observed with 55 agents and their wives attending the evening affair. Robert E. Dineen, vice-president Northwestern Mutual and former New York superintendent, discussed the Armstrong investigation of 1946 and its results in bringing about regulatory codes now in existence.

Propose Long Mo. Recess

The Democratic caucuses of the Missouri house and senate have voted to recess shortly after June 15 for the summer months, instead of a sine die adjournment. The effect will be to keep alive all pending legislation.

The House insurance committee has reported favorably a senate bill which increases from \$500 to \$1,000 the amount of life insurance under a single policy that may be written by a company without registering the policy with the Missouri department. It is supported by a number of Missouri companies writing both industrial and ordinary life.

A LEGAL reserve fraternal life insurance society for all Lutherans. Thirty-three years old—\$318,627,809.00 in force. Mortality experience 1950 16.17%. Rate of assets to liabilities—108.54%.



Our representatives' new contract, with retirement program, has been enthusiastically received by our field force. You, too, will be interested.



Address your letter of inquiry to
THE SUPERINTENDENT OF AGENCIES

LUTHERAN BROTHERHOOD LEGAL RESERVE LIFE INSURANCE FOR LUTHERAN

Herman L. Ekern, President
608 Second Ave. So., Minneapolis 2, Minnesota

THE UNITY LIFE & ACCIDENT INSURANCE ASSOCIATION

Insures
The Whole Family

Unity agents are equipped to serve every need for personal insurance. Juvenile policies our specialty.

E. R. DEMING
President

L. J. BAYLEY
Secretary

HOME OFFICE — SYRACUSE, N. Y.

Final

Benefit Life A. (4) S. Fields, San Philadelphia Standard, Dav York, N. Y. (2) Cana Garland, N. C.; Po National, N. W. Mu Louis, (1) Freedman, city, New (Gay, Ro Geller, Al Houston; Benefit Li B. (1) Co Gohn, Ru York, Pa Robert H. N. Y.; Gol Society, N than I Green, Ro Brook, N. tual, OK Harry, Lo Louis; Gr (2) Great A. Robert cinnati; G Mutual, C indepen

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Final M.D.R.T. Roll Shows 949 Members

(CONTINUED FROM PAGE 1)

Benefit Life, Chicago; Field, Richard W. A. (4) Standard Assurance, Toronto; Fields, Samuel W. (1) Equitable Society, Philadelphia; Finlayson, Duncan J. (2) Standard Assurance, Toronto; Flugelmann, David B. (2) N. W. Mutual, New York, N. Y.; Foreman, S. Henry, (1) Mutual of N. Y., Chicago; Foster, Ralph E. (2) Canada Life, Toronto; Fowler, G. Garland, (5) Franklin Life, Tabor City, N. C.; Fowler, William L., (2) Lincoln National, Norfolk; Francis, Frank E. (1) N. W. Mutual, Wilmington, Del.; Frank, N. W. Mutual, New York, N. Y.; Louis, Freedman, David A., (1) Equitable Society, New York, N. Y.; Gay, Robert S., (4) Prudential, Detroit; Geller, Abram L., (2) Pacific Mutual, Houston; Gheen, Bruce L., (1) Mutual Benefit Life, Cleveland; Glasser, Joshua B., (1) Continental Assurance, Chicago; Gohn, Russell G., (4) Philadelphia Life, Pa.; Goldmans, Howard D., (1) N. Y. Mutual, Richmond; Goldsmith, Robert H., (1) Conn. Mutual, New York, N. Y.; Goldstein, Meyer M., (2) Equitable Society, New York, N. Y.; Gordon, Nathan L., (2) Independent, Cleveland; Green, Roy, (2) Equitable Society, Bound Brook, N. J.; Green, C. M., (4) Mass. Mutual, Oklahoma City; Greensfelder, Griffith, (1) Equitable Society, St. Louis; Griffith, Byron S., (2) American National, Long Beach, Cal.; Grobe, H. R., (2) Great Southern, Houston; Groenke, A. Robert, (3) Mutual Benefit Life, Cincinnati; Gruendel, George H., (1) N. E. Mutual, Chicago; Gwinn, Mrs. Ethel, (2) Independent, River Forest, Ill.

Haas, Herman V., (1) N. W. Mutual, Cleveland; Hawkins, John O., (1) New York Life, St. Louis; Hays, Rolla R., Jr., (2) N. E. Mutual, Los Angeles; Hazard, Paul A., Jr., (1) N. E. Mutual, Chicago; Heald, Benjamin F., (5) Mass. Mutual, Cincinnati; Hecht, Myron A., (5) Continental Assurance, Chicago; Heftner, Richard M., (2) N. W. Mutual, Chicago; Heifetz, Samuel, (1) Mutual Life of N. Y., Chicago; Hemmendinger, Max, (2) Mutual Benefit Life, Newark; Herschman, William S., (2) State Mutual, Baltimore; Herwitz, Sam S., (2) Mutual Life of N. Y., Cincinnati; Hewitt, E. S., (1) Independent, Chicago; Hibbard, John D., (1) Mutual Benefit Life, Grand Rapids; Hickman, C. Von, (1) N. W. Mutual, Eugene, Ore.; Hicks, Paul DeF., (5) Equitable Society, New York, N. Y.; Higgins, Mark B., (5) Equitable Society, Pittsburgh; Hill, Max, (5) Gulf Life, Tampa; Hirsch, Robert M., (1) Great-West Life, Chicago; Hoare, Syd., (4) Canada Life, Vancouver; Hoelscher, Edward C., Jr., (1) N. W. Mutual, Chicago; Hoffman, Hubert N., (4) New York Life, Washington, D. C.; Hopkins, Albert, (2) Penn Mutual, New York, N. Y.; Hopwood, Warren J., Jr., (2) Great-West, Winnipeg; Howard, Jack H., (3) American Investors, Dallas; Howard, Lawrence L., (2) Fidelity Mutual, Boston; Hunt, H. Grace, (2) Prov. Life & Acc., Greenville, S. C.; Hurrelbrinck, Hugo K. L., Jr., (2) N. W. Mutual, Baltimore; Husted, Edward D., (2) Aetna, Toledo; Ishii, Dean Y., (1) Prudential, Kauai, Hawaii.

Jackson, Royse, W., (1) Mass. Mutual, Detroit; Johnson, Newton, H., (1) Independent, Toledo; Johnson, William E., Jr., (2) Mutual Benefit Life, Nashville, N. H.; Jones, Frank M., (4) Independent, Birmingham; Jones, Harold B., (5) American National, Oakland; Juers, Earl, (4) State Mutual, Chicago.

Karnibad, Nathan, (5) Mass. Mutual, Savannah, Ga.; Katz, Richard J., (1) Mass. Mutual, Rochester, N. Y.; Kavanaugh, Edward J., (2) John Hancock, Columbus, O.; Keebler, Charles G., (1) Mass. Mutual, Oakland; Kellam, John, (1) National of Vt., New Canaan, Conn.; Kelly, I. Austin, III, (1) N. E. Mutual, New York, N. Y.; Kennedy, Bill, (5) American Investors, Dallas; Kenyon, Harold C., (1) Home Life of N. Y., St. Louis, Mich.; Kernohan, W. Stewart, (4) Manufacturers, Toronto; Kibrick, Isaac S., (2) New York Life, Boston; King, Charles J., (1) Mutual Benefit Life, Kansas City; Kinnally, William J., (5) N. W. Mutual, Milwaukee; Kissinger, Donald K., (1) Mass. Mutual, Decatur, Ill.; Klein, Eugene M., (1) N. W. Mutual, Cleveland; Knopp, Isidor, (4) New York Life, New York, N. Y.; Kohl, Ray H., (3) N. W. Mutual, Pittsburgh; Koors, Frank J., (2) N. W. Mutual, Minneapolis; Krause, Jack C., (5) Penn Mutual, Lansing; Kruh, Robert, (2) Guardian Life, Newark; Laitman, M. A., (5) Home Life of N. Y., New York, N. Y.; Landwirth, Morris, (1) Mass. Mutual, Peoria, Ill.; Langberg, Nathan, (2) Companion Life, New York, N. Y.; Lauer, Robert A., (1) N. W. Mutual, Cincinnati; Law, John M., (5) N. W. Mutual, Bluefield, W. Va.; Law, Marc A., (2) Mutual Benefit Life, Chicago; Lawrence, Ralph G., (2) Armed Forces Mutual, San Antonio; Lawry, James V., (1) N. W. Mutual, San Francisco; Lazarus, Frank, (5) Paul Revere Life, Providence; Leeds, Stanley S., (1) Equitable Society, Beverly Hills, Cal.; Lelwant, Sidney, E., (2) Independent, Jersey City, N. J.; Lichtenstein, Walter B., (2) John Hancock, Indianapolis; Lifshay, Lawrence L., (2) New York Life, New York, N. Y.; Lipschutz, Ira, (5) New York Life, Chicago; Litwack, Ned C., (1) John Hancock, Newark; Loskove, Isaac, (1) State Mutual,

Memphis, Lurie, William V., (2) New York Life, Brooklyn; Lyon, Harry N., (2) Fidelity Mutual, San Francisco; McCall, Henry, Jr., (5) Sun Life of Canada, Portland, Ore.; McCombs, J. E., (5) Berkshire Life, Washington, D. C.; McCord, Hancel M., (1) Independent, Dallas; McFarlane, Frank L., (1) N. W. Mutual, Cleveland; McGiveran, Ben S., (1) N. W. Mutual, Chicago; McGookey, James L., (5) New York Life, Castalia, O.; McGuinness, Roy C., (5) Home Life of N. Y., Washington, D. C.; McIntosh, Walter T., (1) N. E. Mutual, New York, N. Y.; McKnight, Jack A., (5) Home Life of N. Y., Grand Rapids; McMahon, M. Lindsey, (5) New York Life, Louisville; Mackenzie, Kenneth R., (1) N. E. Mutual, Boston; Madden, Louis E., (2) Kansas City Life, Milwaukee; Marean, Sid, (3) Independent, Cincinnati; Marsh, John D., (2) Lincoln National, Washington, D. C.; Martin, Stanley E., (2) State Mutual, Dallas; Matson, Max M., (1) Mutual Benefit Life, Cleveland; Maurey, Raymond T., (3) Mutual Life of N. Y., Bradford, Pa.; Mayer, Walter C., (5) Mutual Benefit Life, Milwaukee; Means, Kenneth, Jack N., (1) State Mutual, Chicago; Meeks, Mellor, R. F., (1) Mutual Benefit Life, New York, N. Y.; Merkin, Harry, (4) Equitable Society, Washington, D. C.; Miller, J. Dudley, (1) Mutual Life of N. Y., Chicago; Miller, Paul, Jr., (5) N. W. Mutual, Omaha; Mintz, Edward J., (1) New York Life, Salinas, Cal.; Moler, Daniel, (2) Lincoln National, Washington, D. C.; Moore, W. Robert, (2) Conn. Mutual, Decatur, Ill.; Moran, Richard J., (1) Independent, Paterson, N. J.; Morrison, Guy E., (2) N. W. Mutual, Indianapolis; Morse, Franklin, A., (1) N. W. Mutual, South Bend, Ind.; Mountcastle, William H., (2) John Hancock, Honolulu; Mura, Edward G., (1) N. E. Mutual, Kansas City; Murray, Cecil W., (2) Great Southern, Huntsville, Tex.

Nathan, Frank, (3) New York Life, Los Angeles; Nathan, Robert B., (4) Equitable Society, Chicago; Neal, Howard, (1) Continental Assurance, Los Angeles; Nickell, H. Kennedy, (2) Conn. General, Chicago.

O'Connor, Joseph F., (1) Penn Mutual, Los Angeles; Ohsner, Clarence S., (4) John Hancock, Columbus, O.; Olsen, Francis R., (1) N. W. Mutual, Minneapolis; Organs, J. (deceased), (1) Ohio National, Oak Park, Ill.; Ostheimer, A. J., III, (1) N. W. Mutual, Philadelphia; Paine, Maurice T., (4) Mass. Mutual, Chicago; Paulus, Nathan P., (2) State Mutual, Dayton, O.; Pearson, A. Linus, (4) Independent, Seattle; Peck, Charles C., (1) Canada Life, Toronto; Peebles, Henderson L., (1) N. W. Mutual, Charleston, W. Va.; Peck, Clarence E., (1) Mass. Mutual, Cleveland; Penley, Gerald M., (5) New York Life, Casper, Wyo.; Peterson, Ralph C., (5) N. E. Mutual, Worcester, Mass.; Pfeil, John M., (1) Equitable Society, Pittsburgh; Pitcher, Robert B., (1) John Hancock, Boston; Plante, George H., (1) John Hancock, Cleveland; Pleasants, Walter T., (1) John Hancock, Pekin, Ill.; Polindexter, Richard G., (1) N. W. Mutual, St. Louis; Pomerantz, Ernest M., (1) Sun Life of Canada, Philadelphia; Porte, William L., (1) Mutual Life of N. Y., San Antonio; Portnoy, R. Joyce, (1) Crown Life, St. Louis; Prince, David M., (5) N. W. Mutual, Richmond; Purdy, Frank, (4) Travelers, Seattle.

Rabinavicius, Henrikas, (1) N. E. Mutual, New York, N. Y.; Ranni, James G., (3) Manhattan Life, New York, N. Y.; Raymond, Chester G., (2) National of Vt., Tacoma, Read, Charles E., (5) North American of Can., Toronto; Redpath, Robert U., Jr., (1) Conn. Mutual, New York, N. Y.; Reed, Arthur D., (4) N. W. Mutual, Nashville; Reed, Fred G., (1) Independent, Chicago; Reuter, Joseph J., (5) Lincoln National, Ft. Worth; Rice, Sidney, (2) Fidelity Mutual, Indianapolis; Richard, Joseph C., (5) Equitable Society, Lawton, Okla.; Rickard, John K., (1) N. W. National, Hutchinson, Kan.; Ries, F. W., (5) Canada Life, Pittsburgh; Rifenberg, Glenn, (2) Mutual Benefit Life, Three Rivers, Mich.; Riley, A. Everett, (1) New York Life, Kansas City; Roberts, Clay E., (5) Atlas Life, Tulsa; Roberts, G. P., (2) Mass. Mutual, Wheeling, W. Va.; Robertson, Orlyn N., (2) Mutual Life of N. Y., Santa Ana, Cal.; Robinson, Duncan S., (3) Canada Life, New York, N. Y.; Robinson, Harry C., (5) Reserve Life, Charlotte, N. C.; Rolinger, Frank G., (2) Independent, Sioux Falls, S. D.; Rosborough, Angus B., (5) Mass. Mutual, Jacksonville, Fla.; Rose, Harold C., (1) Independent, New York, N. Y.; Rosenbaum, Paul, (1) Sun Life of Canada, Philadelphia; Rosenberg, Maurice D., Jr., (5) Independent, Washington, D. C.; Rosenheim, Edward W., (2) Penn Mutual, Chicago; Rothschild, Leon I., (1) N. W. Mutual, Beverly Hills, Cal.; Ruben, Albert G., (1) Mutual Benefit Life, Los Angeles; Rubenstein, Frank J., (4) Equitable Society, Baltimore; Ruhl, H. Ben, (1) N. W. Mutual, Detroit; Russo, Edward, (1) N. W. Mutual, Baltimore; Russon, John M., (3) Mass. Mutual, Los Angeles; Rutledge, Allan Jr., (2) Lincoln National, Washington, D. C.; Saito, T., (5) Manufacturers, Honolulu; Salomon, Sidney, Jr., (1) Crown Life, St. Louis; Sammons, E. E., (2) United Fi-

delity, Dallas; Saville, Robert M., (5) Mass. Mutual, Newark; Sawyer, Tye, (2) N. W. Mutual, Milwaukee; Schiever, Harold W., (5) Aetna, Toledo; Schuetter, H. Karl, (1) N. W. Mutual, Appleton, Wis.; Schultz, Harry R., (1) Mutual Life of N. Y., Chicago; Schumacher, George H., (2) Mass. Mutual, Cleveland; Schumacher, Sherman O., (1) Provident Mutual, Akron; Scott, Martin I., (1) Equitable Society, Los Angeles; Seefurth, Nathaniel H., (1) N. W. Mutual, Chicago; Sephton, Richard, (5) Mutual Life of Canada, Vancouver; Seys, Clifford A., (1) N. W. Mutual, Grand Rapids; Shangrow, Alfred J., (2) Sun Life of Canada, Seattle; Shells, Andrew T., (5) National of Vt., Columbus, Ga.; Sheldon, Albert M., (2) Independent, Minneapolis; Sheldon, Roy H., (1) Equitable of Iowa, Los Angeles; Sheldrick, Robert, (2) N. W. Mutual, Newark; Shuster, Conrad F., (5) New York Life, Oakland; Silver, H. F., (5) Mutual Benefit Life, New York, N. Y.; Simon, Lawrence E., (1) Mass. Mutual, New York, N. Y.; Simpson, J. Riley, (5) Reserve Life, Columbus, Ga.; Sisk, John M., Sr., (5) Bankers of Iowa, Milwaukee; Sitomer, Samuel M., (1) Union Central, New York, N. Y.; Slater, Max, (2) Mass. Mutual, Boston; Slaybaugh, Ernest H., (3) N. W. Mutual, Tonkers, N. Y.; Smith, Brooks B., (2) American Investors, Dallas; Soforenko, Samuel, (2) New York Life, Providence; Spahn, Carl P., (1) Equitable of Iowa, Chicago; Spencer, L. A., (1) Equitable Society, Youngstown, O.; Sponberg, Raymond H., (4) National of Vt., Mankato, Minn.; Stangle, Bryan C., (2) Cal. Western States, Seattle; Stark, Loren D., (1) Conn. Mutual, Houston; Steiner, G. Gustav, (1) Aetna, New York, N. Y.; Steiner, Harry, (1) Equitable Society, Chicago; Steinhof, Charles F., (1) Home Life of N. Y., New York, N. Y.; Stephens, Barry B., (2) Mass. Mutual, Los Angeles; Stephens, John W., Jr., (5) Mass. Mutual, Savannah, Ga.; Stevens, T. H., (3) American Investors, Dallas; Stever, Ron, (1) Equitable So-

cety, Los Angeles; Stockman, Henry C., (1) N. E. Mutual, Newark; Stokes, James M., (2) N. E. Mutual, Philadelphia; Strong, Ricks, (5) John Hancock, Dallas; Stuart, Mrs. Mary K., (4) Franklin Life, State College, Pa.; Sweet, Bruce, (2) Berkshire, Buffalo, N. Y.

Takagi, Douglas J., (4) Occidental of Cal., Honolulu; Talley, Farish F., (2) Acacia Mutual, Atlanta; Taylor, T. D., (5) Reserve Life, Charlotte, N. C.; Teachenor, Dix, (1) Kansas City Life, Kansas City; Terberry, G. Gilson, (2) Mutual Benefit Life, New York, N. Y.; Thompson, William H., (5) Franklin Life, Owensboro, Ky.; Thoms, Harry E., Jr., (5) Philadelphia Life, Norristown, Pa.; Thorsen, Waldo D., (5) Mutual Benefit Life, Chicago; Thronson, Paul R., (5) New York Life, Great Falls, Mont.; Tinnin, R. P., (2) Occidental of Cal., Albuquerque; Tompkins, Deal H., (1) N. W. Mutual, Charleston, W. Va.; Trostle, Wayne M., (1) Mass. Mutual, Cleveland; Tuggle, Clem C., (2) Travelers, Atchison, Kan.

Uebele, Loyd W., (2) N. W. Mutual, Chicago.

Van Cleave, Hal, (2) Mass. Mutual, Los Angeles; Van Sant, Franklin A., (1) National Guardian, Madison, Wis.; Venable, George M., (1) N. W. Mutual, Columbus, Ga.; Vybral, Vic., (3) New York Life, New Orleans.

Wall, Robert G., (2) Union Central, New York, N. Y.; Wallace, Arthur H., (5) New York Life, St. Louis; Waller, Charles T., (2) American National, Lawton, Okla.; Walter, Julian D., (1) N. W. Mutual, Chattanooga; Wasser, Charles, (2) Equitable Society, New York, N. Y.; Watkins, James E., (1) New York Life, Lake Charles, La.; Watson, Wallace N., (2) Independent, New York, N. Y.; Webster, Robert L., (4) New York Life, Ithaca, N. Y.; Weisman, Sidney, (1) N. W. Mutual, Detroit; Whitney, Russell C., (1) Conn. Mutual, Chicago; Wickstrand, Herbert L., (3) Mutual Life of N. Y., Seattle; Widing, Theodore, (2) Provident Mutual,

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Life, Honolulu: Yoffee, Irvin, (1) Continental Assurance, Harrisburg, Pa. Zebley, Earl, (2) Life of Va., Jacksonville, Fla.: Zima, John, (5) John Hancock, Washington, D. C.: Zimmerman, Philip H., (5) Mutual Benefit Life, Lockport, N. Y.

Opens New S. C. Agency

Pacific Mutual Life has opened a new general agency at Spartanburg, S. C., with Thomas V. Huey as general agent. Mr. Huey entered life and A. & H. field work four years ago following extensive sales experience in other lines. He is president of Spartanburg Life Underwriters Assn. and a director of the state association.



Thomas V. Huey

Cleveland C.L.U. Elects

Thomas A. Card, Mutual Benefit Life, has been elected president of the Cleveland C.L.U. chapter. Ben A. Patch, Prudential, is vice-president; Edward D. Landers, Continental Assurance, treasurer, and Stewart J. Campbell, Occidental Life, secretary.

N. J. Assignment Valid

The U. S. court of appeals, third district, has reversed the New Jersey federal district court, which had held that a written assignment of a policy gave the assignee nothing more than the interest of the insured in the policy which was contingent on his survival of the beneficiary. The appeals court held that the assignment was an exercise of power reserved to the insured by the policy's terms and it affected both his rights and the beneficiary's.

Gaines Atlanta President

Ruben Gaines, New York Life, has been named president of Life Agency Cashiers Assn. of Atlanta to succeed Miss Inestelle Coleman, who has been transferred to Hartford.

Hartford Supervisors Elect

Edward S. Churchill, Northwestern Mutual, has been elected president of Life Supervisors Assn. of Hartford. Vice-president is J. Arthur Cope, Connecticut General; treasurer, Ben H. Kenyon, Mutual Benefit, and secretary, Charles J. Smith, New England Mutual.

Milwaukee Cashiers Elect

Milwaukee Assn. of Life Insurance Cashiers has elected as president, Arthur Hale, Provident Life & Accident; vice-president, Oscar Gehrman, Mutual Life; secretary, Marie Macheel, Connecticut Mutual.

Columbus Managers Elect

Robert H. Wessels, Metropolitan, has been elected president of Columbus (O.) Life Managers & General Agents Assn. G. A. B. Woodley, Home Life of New York, is the new vice-president, and Dale E. Miller, Bankers Life, of Iowa, secretary.

Correction on Occidental

Ordinary business of Occidental of California in the state of California in 1950 was \$195,513,061 and not the \$196,976,531 figure shown in the tabulation in the April 27 issue. The Occidental figure excludes revivals and increases, while figures for other companies include them.

District of Columbia C. L. U. has elected W. Elwood Baker, New York Life as president. Other officers are Merrill G. Beede, Aetna Life, vice-president; and Clyde W. Fuller, Connecticut General, secretary-treasurer.

Sterling Succeeds Breining as V.A. Insurance Chief

WASHINGTON—Harold Sterling, who has been assistant veterans administrator handling programs under the "GI bill of rights" was appointed Thursday insurance assistant administrator, succeeding Harold Breining who has resigned.

Mr. Breining said he quit because he was tired out after 12 years without vacation and after serving 31 years as head of VA's insurance programs. He said VA has done a big insurance job and "nobody appreciates its volume and what it means. I have done my part and need a rest."

Mr. Breining's immediate assistant, G. H. Rennick, is also about to retire on account of his health.

Commonwealth Now Has 1/2 Billion Insurance in Force

Commonwealth Life has passed \$500 million insurance in force mark. Its volume of insurance in force has more than doubled in the past six years.

Commonwealth has adopted a policy of intensive development of territory, confining its sales area to just seven states.

Stocker Boston President

Boston Life Insurance & Trust Council at its annual meeting elected Philip W. Stocker, New England Trust Co., president, succeeding E. Benjamin Redfield, Jr., Swampscott.

John G. Khouri, New England Mutual Life, is vice-president; Charles H. Deming, National Shawmut Bank, treasurer, and William C. Coogan, Belmont, secretary.

Hubbell Made Associate

Acacia Mutual Life has appointed Wayne L. Hubbell associate manager at Denver in charge of development in the Boulder territory. Mr. Hubbell joined the company in 1943 and for a time in 1946 served as Denver associate manager but later returned to personal production.

Chicagoans Slate Crow

Life Agency Managers of Chicago have slated A. D. Crow, Lincoln National Life, as president. Nominated for vice-president is Harvey O. Nelson, Equitable Life of Iowa, and for secretary, Elmer Grandson, Union Central.

Pacific Mutual Enters Minn.

Pacific Mutual has entered Minnesota. Agencies will be established shortly at Minneapolis, St. Paul and Duluth.

Eliminates Premium Receipts

Provident Mutual eliminated receipts for renewal premiums and policy loan interest, effective July 1. However, if such payments are made by check, a formal receipt will be issued at the request of the policy owner. Receipts will be issued in all cases where payment is made other than by check.

Elect Miss Vienna President

Miss A. E. Vienna, chief underwriter of Globe Life, has been elected president of Chicago Women's Home Office Life Underwriters. Miss Edna Giles, Washington National, was elected secretary.

Home office employees of Pacific Mutual Life held their spring dance in the company's lunchroom, which was decorated along the lines of a circus tent. The 500 who attended enjoyed dancing and feasted on cotton candy and pink lemonade.

C. J. Zimmerman Directs L.I.A.M.A.

(CONTINUED FROM PAGE 2)

unusually successful in all phases of life insurance work. Among men he inducted into life insurance selling, 14 became general agents and managers, five became home office executives, and eight became million dollar producers.

While president of the N.A.L.U., he vigorously advocated many progressive steps which have since been taken, including revision of the agents' compensation structure.

Made Naval Officer

Early in 1942, he was commissioned a lieutenant-commander by the navy. In connection with the navy personal finance program, he traveled throughout South America and the Pacific during the war years. He was separated from the navy in April of 1946 with the rank of captain, and with the title of coordinator of savings bonds for the navy, coast guard, and marine corps.

That same month, Mr. Zimmerman went to L.I.A.M.A. as director of institutional relations. Under his leadership, the association became a leading force in the move to coordinate efforts of the many institutional groups in the life insurance business. He had an active part in the activities of the life insurance marketing institutes at major universities and in the cooperative project that led to the formation of the Life Underwriter Training Council.

The work of the association's committees has been under his direction, and he has been primarily responsible for the progress made in such areas as relations with universities and managerial training.

Assistant Director in 1947

Mr. Zimmerman was elected assistant managing director in 1947 and a year later was named associate managing director. He continued to head the institutional relations division, which includes the expanded public relations department. Among this best known recent contributions to the business have been his reports by letter and through speeches to member companies on developments in such fields as National Service Life Insurance, social security and similar subjects.

He has urged repeatedly that companies expand their coverage to all segments of the population and offer the broadest possible coverage, including A. & H. as well as life insurance. He is a leading spokesman for the philosophy that only by making these coverages available to everyone can the life insurance business keep government out of its business.

The Seattle managers conducted a summer production panel, consisting of Kenneth Hawkes, Mutual Life; Austin Thayer, Prudential, and Harry P. Charlton, Sun Life of Canada. A golf outing will be held on June 8 at Rainier golf club.

Milwaukee managers will hold a golf outing at Tripoli Country Club June 12. Stanley Olyniec, Washington National, is chairman.

Albert J. Schick of the sales promotion department of Prudential, is leaving June 9, with Mrs. Schick for a six weeks trip to Europe. He will visit France and Italy.

National L. & A. has named Stanley C. Shrape, Jr., supervisor of the mortgage loan accounting department.

Accredited Hospital & Life of St. which was organized a little more than three years ago, will by the end of May have written \$1 million in premiums since it started in business, President August Kern, Jr., has announced, in celebration of this milestone. Mr. Kern has arranged for a "get-together" the evening of June 4.

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Company continue its amazing growth and progress."

H. J. Durand

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CHARLES J. MESMAN
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President

EDWARD G. SIMMONS
Executive Vice-President

KENNETH D. HAMER
Vice-President & Agency Director

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or separately



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★ The State Life Insurance Company has paid \$173,000,000 to Policyowners and Beneficiaries since organization September 5, 1894 . . . The Company also holds over \$76,000,000 in Assets for their benefit . . . Policies in force number 102,000 and Insurance in force is over \$211,000,000 . . . The State Life offers splendid opportunities — with liberal contract, and up-to-date training and service facilities — for those qualified.



THE STATE LIFE INSURANCE COMPANY

Indianapolis, Indiana

MUTUAL LEGAL RESERVE FOUNDED 1894

FAMED FOR WORLD-WIDE SERVICE from branches located in more than 20 countries, including 50 offices in the United States, the **SUN LIFE ASSURANCE COMPANY OF CANADA** has won universal recognition for the diversity of its comprehensive life insurance and annuity plans. The specific needs of men, women and children under widely differing circumstances are taken care of, and a variety of optional policy privileges offers valuable alternatives to safeguard the interests of the beneficiary.

More than One and a Half
Million Policies in Force



**SUN LIFE
OF CANADA**

HEAD OFFICE • MONTREAL



Objection "H" Bomb

W. BARTON BALDWIN, who does an outstanding job for the Provident Mutual in Norfolk, was disturbed for a while by the attitude of a number of successful young executives on whom he called. They seemed to lack faith in the future; wondered why, in view of the uncertainty of today's living, they should provide for tomorrow. Finally, Mr. Baldwin came up with an answer that resulted in an extra \$10,000 policy, and has worked well for him ever since. Here it is:

"Mr. Prospect, I can fully understand and appreciate how you feel. But let's stop to analyze what you've just said and see if you're not being unduly alarmed and pessimistic.

"First of all, it is possible, at some indefinite time in the future, for all of us to be destroyed by some terrible bomb. But once we've faced that fact, let's promptly forget it because if it does happen every living soul will be in the same boat. Stocks, bonds, life insurance, money, all will mean nothing. So isn't it sort of silly for us to say we aren't going to save money or furnish any more protection for our families because we *might* all be destroyed by some bomb not even in the final making?

"You'll die all right, Mr. Prospect, sometime and somewhere, but very likely it'll be by something other than a hydrogen bomb; and whether it occurs now, or 10 years from now, or 40 years, \$10,000 of extra life insurance can do a whale of a lot. If you should suddenly die tomorrow, Jane and the girls will not have to alter the style of living which you have always enabled them to enjoy. If your death comes much later, then this extra \$10,000 might well make life a lot easier from age 65 on by giving you an extra hundred bucks every month.

"Sure, the premium might pinch, but I'll guarantee that new television set you've got your eye on won't be quite as entertaining to Jane as \$100 per month would be—and it probably won't put on much of a show when you're 65. Put this plan in force now, John, and then you can really afford to put any surplus into things for today."

Sales quotes



from "Provident Notes" . . .

a monthly magazine
published for the agents of

PROVIDENT MUTUAL

LIFE INSURANCE COMPANY OF PHILADELPHIA, Pennsylvania

